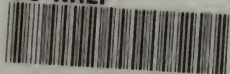


UC-NRLF



\$B 38 275


ACCOUNTS  
OF  
GOLD MINING & EXPLORATION  
COMPANIES  

---

T. DONALD  
3/6 NET

LIBRARY  
OF THE  
UNIVERSITY OF CALIFORNIA.

*Class*



Digitized by the Internet Archive  
in 2007 with funding from  
Microsoft Corporation



# ACCOUNTS

OF

GOLD MINING AND EXPLORATION

COMPANIES.

*With Instructions and Forms for Rendering the same  
to the Head Office.*

---

BY

T. DONALD.



London:

EFFINGHAM WILSON,  
ROYAL EXCHANGE, E.C.

1901.

H F5686

M6D6

LONDON:

Printed by FREDC. C. MATHIESON & SONS,

16, Copthall Avenue, E.C.

## PREFACE.

---

THE want of a Work on the Accounts of Gold Mining and Exploration Companies has been long felt by the Author during his professional practice as an Accountant and Secretary. His aim has therefore been to deal with all points that are likely to arise in such Accounts, so as to supply not only a reliable guide, but also an exhaustive Letter of Instructions from the Directors or Secretary to the Local Book-keeper. The suggestions and instructions contained herein might, however, be supplemented by the Secretary as to any special points that may arise from time to time in connection with his own particular Company.

T. DONALD.

19, ST. SWITHIN'S LANE, E.C.

*12th July, 1897.*





## TABLE of CONTENTS.

	Pars.
Introduction ... .. .	1
Objects ... .. .	2
Books of Account ... .. .	3
Journal ... .. .	4
Cash Book ... .. .	5
Ledger ... .. .	6
Petty Cash Book ... .. .	7
Bill Books ... .. .	8
Stores Books ... .. .	9
Wages or Time Books ... .. .	10
Debit Note... .. .	11
Account Current ... .. .	12
Opening Accounts... .. .	13
Head Office Account ... .. .	14
Creditors and Debtors ... .. .	15
Cash Account ... .. .	16
Plant and Machinery ... .. .	17
Buildings ... .. .	18
Stores Account ... .. .	19
Furniture ... .. .	20
Livestock ... .. .	21
Timber and Fuel ... .. .	22
Purchase of Property ... .. .	23
Ore at Grass ... .. .	24
Development of Mine ... .. .	25
Mining Expenses ... .. .	26
Depreciation ... .. .	27
Repairs and Renewals ... .. .	28
Wages Account ... .. .	29
Manager's Salary ... .. .	30

	Parts
Office Salaries ... ..	31
General Office Expenses ... ..	32
Licenses ... ..	33
Land Companies ... ..	34
Purchase of Properties ... ..	35
Rent of Farms ... ..	36
Cutting and Selling Timber ... ..	37
Cultivation of Farms ... ..	38
Property Registers ... ..	39
Prospectors... ..	40
Bonuses ... ..	41
Monthly Report ... ..	42
Quarterly Statement ... ..	43
Information to be sent to Head Office ... ..	44
Audit ... ..	45
Declaration of Trust ... ..	46
Shares in other Companies ... ..	47
Concluding Remarks ... ..	48

---

	Page.
Index to Contents ... ..	52
Table of Forms ... ..	56
Memorandum Pages ... ..	57



# ACCOUNTS

OF

# Gold Mining & Exploration

COMPANIES.

---

INTRODUCTORY  
REMARKS, 1.

IN submitting the following short Treatise, it is assumed that the reader is already acquainted with the principles of Book-keeping, the writer's present intention being to advise as to the method of keeping and rendering Accounts to the Head Office, such advice being based on many years' practical experience with the Accounts of Gold Mining and Exploration Companies.

OBJECTS, 2.

It should be borne in mind that the object of Book-keeping is to have a complete record of the various pecuniary transactions of the Company; and the object of the Book-keeper should, therefore, be to supply this record correctly, and with such brevity as is compatible with the details required for reference.

BOOKS OF ACCOUNT, 3.      The primary Books of Account are the same as used in a merchant's office, viz. :—

1. Journal,
2. Cash Book,
3. Ledger,

and in this order we will consider their respective uses.

THE JOURNAL, 4.      The Journal ought to contain a record of all transactions other than cash receipts and payments. The book may be subdivided as follows :—

- (a) Bills Payable.
- (b) Bills Receivable.
- (c) Stores Inwards Book.
- (d) Stores Outwards Book.
- (e) Wages or Time Book.

It is preferable, however, to treat these as Memorandum Books, and not as Books of Account. (See *paragraph 8.*)

Care should be taken that no transfer of an item in the Ledger from one account to another is made, except by means of an entry in the Journal. A certified copy of the Journal should be sent to the Head Office monthly on the following form :—

THE \_\_\_\_\_ COMPANY, LIMITED.

Copy of Journal for Month ending \_\_\_\_\_

--	--	--	--	--	--	--	--	--

I certify the foregoing to be a true copy of the  
 Company's Journal, kept at \_\_\_\_\_ for the  
 month ending \_\_\_\_\_.

\_\_\_\_\_ *Book-keeper.*

\_\_\_\_\_ *Manager.*

Date \_\_\_\_\_

The Cash Book ought to contain, in CASH BOOK, 5. chronological order, a record of all cash receipts and payments. It is, strictly speaking, a Ledger account kept in a separate book for the sake of convenience, and should more correctly be termed the "Cash Account."

All cash received should be paid forthwith into the Bank, and all payments made by cheque payable "to order." It will therefore be seen that, after allowing for any amounts, either receipts or payments, which may not have been entered in the Pass Book, that the balance at the bank will agree with the balance shewn in the Cash Book; and a statement setting forth this agreement should be recorded in the Cash Book at the end of each month.

In some systems it is customary to journalise the cash. This is quite unnecessary. The fact of a receipt being entered on the Dr. side of the Cash Book makes a debit entry, in as much as it debits the Cash Account; while a payment being entered on the Cr. side of the Cash Book, makes a credit entry, thereby crediting the Cash Account. It is obvious, therefore, that, if the items are posted into the Ledger on the opposite side to that on which they appear in the Cash Book, the double entry is effected.

A certified copy of the Cash Book should be sent to the Head Office monthly, for which purpose the following Form is recommended :—

THE.....COMPANY, LIMITED.

CASH ACCOUNT for Month ending.....

Dr. Cr.

Date.	From whom Received and Particulars.	Ledger Folio.	Amount.	Date.	Voucher Number.	To whom Paid and Particulars.	Ledger Folio.	Amount.

I certify the foregoing to be a true copy of the Company's Cash Book kept at.....the detailed particulars of Wages paid being entered for the month ending.....in the Wages Book.

Manager.....Cashier.

Date.....

The Ledger is the book in which the transactions recorded in the Journal and Cash Book are summarized. It ought, therefore, to contain a complete classified record of the monetary transactions of the Company. It is recommended that, in posting, short particulars of each entry be given, instead of the all too common expression "To or By Cash," "To or By Sundries," &c., which often causes considerable waste of time and consequent annoyance to the Manager, or other official, who may wish to refer to an account in the absence of the Book-keeper. For this purpose it is advisable to have the Ledger ruled one account on each opening, not one on each page.

A certified copy of the trial balance of the Ledger should be sent to the Head Office monthly on the following form:—

THE..... COMPANY, LIMITED.

*Trial Balance*.....

--	--	--	--	--	--	--	--	--	--

I certify the foregoing to be a correct copy of the Trial Balance of the Company's Ledger kept at..... for the month ending.....

..... *Book-keeper.*

..... *Manager.*

*Date*.....



As it is often necessary to make small cash payments, it is advisable to draw a cheque for say £50 for this purpose, entering the amount in the General Cash Book in the usual way and debiting "Petty Cash Account" in the Ledger. The amount should also be entered in the receipt column of the Petty Cash Book, and when a payment is made it must be recorded in the column provided for that purpose and, at the same time, extended in the analysis of payments under its proper account.

At the end of each month or week, if the number of payments render it necessary, the columns should be cast and agreed with the total payments, and a cheque drawn for the amount expended, thus bringing the Petty Cash up to its original figure. Supposing sundry payments have been made for "Cablegrams," "General Expenses," and "Postages," amounting to £10 8s. 2d., the entry in the General Cash Book should be as follows:—

By Petty Cash Disbursements—

	£	s.	d.
Cablegrams ... ..	8	6	8
General Expenses ... ..	1	1	6
Postages ... ..	1	0	0
	<hr/>		
	£10	8	2
	<hr/>		

and the postings made direct therefrom (*i.e.*, the General Cash Book) to the respective Ledger Accounts of "Cablegrams," "General Expenses," and "Postages," leaving the "Petty Cash Account" in the Ledger a fixed amount.

At the end of the Company's financial year it is advisable to draw a cheque for all payments to date, and to pay the original amount of Petty Cash into the bank, thus closing the "Petty Cash Account." This course obviates the necessity of forwarding to the Head Office a certificate of the Petty





### BILLS PAYABLE.

No. of Bill.	Date of Bill.	By whom drawn.	To whom payable.	On whose account.	Date accepted.	Term.	When due.												Amount of Bill.	Remarks.		
							Jan.	Feb.	Mar.	April.	May.	June.	July.	Aug.	Sept.	Oct.	Nov.	Dec.				

### BILLS RECEIVABLE.

No. of Bill.	From whom received.	By whom accepted.	Where payable.	Date of Bill.	Term.	When due.												Amount of Bill.	Remarks.					
						Jan.	Feb.	Mar.	April.	May.	June.	July.	Aug.	Sept.	Oct.	Nov.	Dec.							

It is important that the name of the Company should be inserted to prevent the personal liability of the Manager or Accountant. It is preferable, however, to give an order on the Company's Agent or a Bill on the Head Office, as explained in paragraph 14

These books, as their titles indicate, STORES INWARDS should contain a record of all stores BOOK AND acquired and issued. The stores, as STORES OUTWARDS received, ought to be checked with the BOOK 9. official order, and entered into the "In (see also remarks in wards Book." As the stores are issued, paragraph 19). they will in like manner be entered in the "Stores Outwards Book," and at stated periods the totals of this book should be transferred to the "Stores Inwards Book," and deducted. The balance should then represent the stores in hand. It is, however, advisable to take stock at least twice a-year.

The rulings given on page 18 are recommended for these books, additional columns being provided for the following, viz. :—

Nails.  
 Fuel—Wood.  
 „ —Coal.  
 Explosives.  
 Cyanide Works Supplies.  
 Chlorination Works Supplies.  
 Timber—Mining.  
 „ —Building.  
 Oils, Paints, and Grease.  
 Stable Supplies.  
 Native Food.  
 General Provisions.  
 Sundries, and any other headings that may be found necessary.

## STORES INWARDS BOOK.

Date	Of whom Bought	TOOLS AND PATTERNS		IRON		STEEL		BOLTS, NUTS, & SCREWS.	
		Quantity	Price Amount	Quantity	Price Amount	Quantity	Price Amount	Quantity	Price Amount.

## STORES OUTWARDS BOOK.

Date	To whom Issued	For what purpose	Amount	TOOLS AND PATTERNS		IRON	
				Quantity	Price Amount	Quantity	Price Amount

Further columns should be added to agree with the "Stores Inwards Book."

It is not necessary to send a complete copy of these books to the Head Office, a summary on the following form will be sufficient:—

THE ..... COMPANY, LIMITED.

Statement of Stores for the Month of .....

Description of Stores.	Stock 1st.....	Stores inwards during .....	Total.	Stores outwards during .....	Stock .....
Tools and Patterns					
Iron					
Steel					
Bolts, nuts, and screws					
Nails					
Fuel—Wood					
Do. Coal					
Explosives					
Cyanide Works Supplies					
Chlorination Works Sup- plies					
Timber—Mining					
Do. Building					
Oils, Paints, and Grease					
Stable Supplies					
Native Food					
General Provisions					
Sundries					

I certify the above to be correct.

.....  
Manager.

.....  
Storekeeper.

.....  
Date

Every item paid for wages must be recorded in this book, and the total of the weekly or fortnightly payments certified by the Wages clerk, Cashier or Accountant, and Manager. For a Mining Company rulings on the lines of Forms A and B might be adopted, and, if necessary, the two forms might be incorporated. When ordering a book of this description the cashier should consider what his requirements are likely to be, and have the columns headed accordingly, leaving one or two blanks for contingencies. In the case of a Land or Development Company (see Form C), the columns should only bear the name of the property on which the work is being done.

The books may be ruled for one to four weeks' wages by means of interlining the day columns, the examples given being for two weeks.



# WAGES BOOK FOR A MINING COMPANY.

## “A.”—FOR PERMANENT WORKS AND DEVELOPMENT.

THE \_\_\_\_\_ COMPANY, LIMITED.

Pay Account for \_\_\_\_\_ Weeks ending \_\_\_\_\_

Name	Work	UNDERGROUND WORK							SURFACE WORK							DEDUCTIONS			Amount to Pay	Remarks	
		Main Shaft	Air Shaft	Levels	Drives	Winzes	Raises	Cross Cuts	Winding Engine	Battery or Mills	Ganite Works	Chlorin Works	Buildings	Tramways	Dan and Herevoit	Total	Wages advanced	Total			
																					Total

NOTE.—Sufficient description of work so that an analysis can be made of the cost of each Shaft, Level, Drive, or Winze, &c.

Cashier, \_\_\_\_\_  
Manager, \_\_\_\_\_

## “B.” FOR MINING AND DEAD WORK.

Name	Work	UNDERGROUND WORK.							SURFACE WORK.							DEDUCTIONS			Amount to Pay	Remarks		
		Mining	Hauling & Tramm.	Timbrg.	Laying Rails	New Roads	General Labour	Battery Expenses	Hauling & Tramm.	Ganite Working	Chlorin. Working	Repairs	General Labour	Wages advanced	Total	Wages advanced	Total					
																		Total			Days	Hours

Cashier, \_\_\_\_\_  
Manager, \_\_\_\_\_



As in the case of "Stores" a summary of this book will be sufficient for the information of the Head Office, for which purpose the following form is recommended :—

THE \_\_\_\_\_ COMPANY, LIMITED.

*Wages Sheet* \_\_\_\_\_

Name.	Work.	Time employed.		Rate.	Amount.		Account charged.	Remarks.
		Days.	Hours.		Native.	White.		

I certify that the above payments made by me are proper charges against the Company, and that they are correct and in accordance with the Time Book.

\_\_\_\_\_  
*Manager.*

\_\_\_\_\_  
*Cashier.*

*Place* \_\_\_\_\_

*Date* \_\_\_\_\_

A Debit Note is a statement setting  
DEBIT NOTE, 11. forth the particulars of a charge against some personal or nominal account; and it is recommended that such statements should pass between the Head Office and the Mines for any payments made at the one office on account of the other. (See paragraph 14.)

This is a statement drawn up in Dr.  
ACCOUNT and Cr. form, shewing the transactions  
CURRENT, 12. which have taken place between the Head Office and the Mines. It is recommended that such a statement should be sent from the Mines to the

Head Office at the end of each month. The Account Current will be a copy of the "Head Office account" as it appears in the Mines Ledger, and it will be seen that, by adopting this plan, any discrepancy which might occur would be quickly detected.

OPENING ACCOUNTS, 13. Having considered the use of the various books, etc., we now turn to the Accounts to be opened.

HEAD OFFICE ACCOUNT, 14. An account under this heading should be opened in the Mines Ledger, and it will be to the Mines Office what the Capital Account is to the Head Office—the source whence the funds are drawn. It is assumed that the remittances to commence and continue operations will be made by the Head Office. A remittance of £1,000 is made through a firm of bankers. The first entry to be made is in the Cash Book on the Dr. side, thus:—

Dr.		CASH.	CONTRA.					Cr.	
Jan.	1	To Head Office Remittance	1	1000					

and in accordance with the instructions given under "Cash Book" in paragraph 5, this amount will be posted to the credit of the "Head Office Account" in the Ledger, and will appear therein as follows:—

Dr.		HEAD OFFICE ACCOUNT.					Cr.			
						Jan.	1	By Cash Remittance	1	1000

It is thus seen that Cash Account is Dr. for £1,000, while Head Office is Cr. for a similar sum.

Again, the Head Office sending out machinery and plant to the extent of say £500, will send a Debit Note (*see paragraph 11*) setting forth the particulars of the goods forwarded.

This item, not being a cash transaction as far as the Mines Office is concerned, will, therefore, *not* be entered in the Cash Book, but in the Journal, as follows:—

JANUARY, 1897.

Jan. 10.—Machinery and Plant .. Dr. (or the various accounts as explained in paragraph 17.)	2	500					
To Head Office .. ..	1					500	
For Machinery as per Debit Note No. 2 .. .. .							
(an extract of the Debit Note should be entered.)							

Again, the Head Office makes a payment on account of the Mines. For instance, the Manager may request that a part of his salary be paid in England to someone on his behalf.

The usual Debit Note would pass, but, as in the above example of machinery, the Cash Account at the Mine not being affected, the Journal will again be the means of recording the transaction, thus:—

JANUARY, 1897.

Jan. 31.—Manager's Salary .. .. Dr.	3	75					
To Head Office .. ..	1					75	
For proportion of Salary for January as per Debit Note No. 3 .. .. .							

The Ledger at this point should appear as follows :—

1. Dr.	HEAD OFFICE ACCOUNT.				Cr. 1.
				1897.	
				Jan. 1.—By Cash Remittance	C.B. 1 1000
				" 10.—By Machinery	J 1 500
				" 31.—By Manager's Salary	J 1 75
					1575

2. Dr.	MACHINERY.				Cr. 2.
				1897.	
				Jan. 10.—To Head Office (enter short particulars)	J 1 500

3. Dr.	MANAGER'S SALARY.				Cr. 3.
				1897.	
				Jan. 31.—To Head Office Part salary for January	J 1 75

The £1,000 standing to the credit of the Head Office account for cash remittance will, of course, appear on the Dr. side of the Cash Book.

The Company may, however, have an *agent* in the district or country where the mines are located for supplying the Manager with funds or other requirements.

On receipt of the funds the Manager should give an order on the Head Office, similar to the one below, so that the Agent may be reimbursed.

THE.....COMPANY, LIMITED.

.....189...

Please pay to the order of.....

Agent of the Company for .....received

.....189...

.....Accountant.

.....Manager.

To the Secretary

.....Company, Limited.

Address.....

The funds having been supplied by the Agent, it is advisable to credit his account in the Ledger; but seeing that an order has been given on the Head Office to refund the amount, an entry should be made in the Journal by which his account will be Debited, thus balancing it while Head Office must be Credited.

Very often accounts are opened under  
 SUNDRY CREDITORS these headings, but it is preferable to open  
 AND a separate account for each person. This  
 SUNDRY DEBTORS, in practice will soon commend itself to  
 15. the Book-keeper.

As the Cash Account is kept in a  
 CASH ACCOUNT, 16. separate book, it is unnecessary to open  
 (See paragraph 5.) an account under this title in the  
 Ledger.

This title almost speaks for itself, yet  
 PLANT AND items which ought to be charged to some  
 MACHINERY, 17. other account are often placed to the  
 debit of Plant and Machinery. To this  
 account should be charged not only the actual purchase price.  
 but the cost of shipping, transport, and erection—in fact, all  
 and every expense incurred in putting the machinery into

working order. A separate account should be opened for "Erection," and the total cost transferred to the "Plant and Machinery Account" when completed. It is, however, obvious that the depreciation is greater on some portions of the plant than on others, and for this reason, as well as for ready reference to "first cost," it is advisable to subdivide the account, thus :—

- (a) Battery and Engine.
- (b) Winding Engine and Gear.
- (c) Tramway and Wagons.
- (d) Boring Plant.
- (e) Blacksmith's Shop, Plant, &c.
- (f) Carpenter's do. do.

and such other accounts as may be found necessary.

Unless instructions have been received as to the rate of depreciation to be taken, it is better to leave this to the Head Office, the Manager making his suggestions in his report accompanying the account (*see paragraph 27*).

This account will show the "*first cost*"

BUILDINGS, 18. of the buildings, and will, therefore, be charged not only with the material used in construction, but also with the wages of the men employed in the erection, the stores used, and any other expenditure connected therewith. It is also advisable to subdivide this account, *e.g.*,

- (a) Building Manager's House ;
- (b) Building Employé's Cottages ;
- (c) Building Engine House ;
- (d) Building Battery Shed ;
- (e) Building Blacksmith's Shop ;
- (f) Building Carpenter's Shop ;
- (g) Sidings,

and such others as may be required.



This account will be debited with all STORES, 19. stores purchased and credited with the stores used. (See also remarks under paragraph 9.) Account ought to be compared from time to time with the Stores Inwards Book, and should agree therewith.

As the Head Office requires a copy of the account books, it is not advisable to post from the stores books into the Ledger. An entry should be made in the Journal at the end of each month for stores purchased, say :—

Stores .. .. . Dr.	130	1	6			
To Sundries .. .. .						
For Stores acquired during .....						
.....189..... as per Stores						
Inwards Book .. .. .						
A. Smith .. .. .				20	5	2
B. Morgan & Co. .. .. .				13	2	2
Head Office (Consignment) .. .. .				96	14	2

An analysis or Summary of the Stores Issued should be prepared on the following lines, viz. :—

Building Manager's House—

Iron .. .. .	£4	3	6	
Timber .. .. .	3	14	0	
Paint .. .. .	10	0		
				£8 7 6

Building Engine House—

Iron .. .. .	£2	1	4	
Timber .. .. .	2	2	0	
				£4 3 4

Battery and Engine—

Paint .. .. .	£	10	6	
Timber .. .. .	9	12	8	
				£10 3 2

## Tramway and Wagons—

Timber	...	...	...	£2	1	0
Nails	...	...	...		4	6
Bolts and Nuts	...	...	...		17	0

---

£3 2 6

## Sinking Main Shaft—

Timber	...	...	...	£5	3	2
Nails	...	...	...		5	0
Explosives	...	...	...	3	0	0

---

£8 8 2

## Mining—

Explosives	...	...	...	£2	10	0
Timber	...	...	...	1	18	0
Tools	...	...	...	1	13	2

---

£6 1 2

---

£40 5 10

---

An entry should then be made in the Journal charging the various accounts, and crediting the "Stores Account," thus—

Sundries	..	..	..	Dr.						
To Stores	..	..	..	..				40	5	10
For Stores issued from.....										
to				as per Book.						
Building Manager's House	..	..			8	7	6			
Building Engine House	..	..	..		4	3	4			
Battery and Engine	..	..	..		10	3	2			
Tramway and Wagons	..	..	..		3	2	6			
Sinking Main Shaft	..	..	..		8	8	2			
Mining Expenses	..	..	..		6	1	2			
(and any other accounts affected.)										

At the end of the Company's financial year a complete detailed schedule (the result of an actual stock taking) must be sent to Head Office to support the balance carried down upon this account. (*See paragraph 45.*)

FURNITURE ACCOUNT, 20. This account should be debited with the cost of all safes, tables, desks, chairs, stools, &c.

A certified schedule must be sent to the Head Office at the end of each financial year. (*See paragraph 45.*)

LIVESTOCK, 21. This account should be debited with the cost of animals kept for working purposes, slaughter oxen being charged to a separate account.

A schedule must be sent annually, with accounts, to the Head Office, as in the case of stores. (*See paragraph 45.*)

TIMBER ACCOUNT AND FUEL ACCOUNT, 22. These two accounts should be dealt with precisely as stores, or they might be incorporated therewith.

PURCHASE OF PROPERTY, 23. The purchase of the property is usually dealt with at the Head Office, and will therefore not appear in the Mines Ledger. It may here be stated, however, that the purchase money is usually discharged in fully paid up shares of the Company, or partly in fully paid up shares and partly in cash.

ORE AT GRASS, 24. In preparing the quarterly statement, or the final account at the end of the financial year, the ore at grass untreated should be taken into account at the cost per ton of bringing it to the surface.

Under this head we have to deal  
 DEVELOPMENT with accounts which require very careful  
 OF MINE, 25. consideration.

The cost of developing the mine should be kept quite distinct from the general mining expenses, as probably a percentage will be written off each year.

In order to reach the ore it is necessary that shafts be sunk, and drives, winzes, &c., constructed; the cost thereof is "Capital Expenditure." On the other hand, as work in the mine proceeds new roads may be cut, the floors in the workings lowered, rails laid, the roof or sides timbered, &c.; these are charges against "output," or cost of getting the ore. There may, however, be expenditure for a drive from a new Level, or for deepening the mine, which would be charged to "Capital Expenditure."

The account should be subdivided according to the various works undertaken; for instance:—

- (a) Sinking Main Shaft.
- (b) Sinking Air Shaft.
- (c) Main Drive.
- (d) Level No. 1, etc.

We will now consider the charges  
 MINING against "output," or cost of getting the  
 EXPENSES, 26. ore, hauling and delivery to the battery,  
 and crushing. This account might be  
 subdivided as follows:—

- (a) Mining :

The wages of the miners, stores, &c.

## (b) Hauling and Trimming :

The wages of the loaders, cagers, banksmen, engineers, stokers, tippers, stores, fuel, horse keep, depreciation of engines, plant, horses, &c.

## (c) Dead Work (a separate account being opened for each undertaking) :

Wages of men employed in making new roads during mining operations, cost of laying rails timber, stores, &c.

## (d) Battery Expenses—

Wages of the engineers and stokers, stores, fuel, depreciation of plant and horses.

## (e) Cyanide Working—

Wages, chemicals, stores, fuel, depreciation, &c

## (f) Chlorination Working—

Wages, chemicals, stores, fuel, depreciation, &c

## (g) General Labour—

Being cost of labour that cannot properly be charged to a specific account.

DEPRECIATION, 27. The question of depreciation is usually dealt with by the Board of Directors at the Head Office, after receiving the engineer's or manager's report as to the state of the plant, buildings, &c. This report should accompany the final accounts at the close of the financial year.

(See also paragraph 17.)

REPAIRS AND  
RENEWALS, 28.

To this account should be charged any expenses not appertaining to the "first cost" of the "Asset."



MANAGER'S SALARY, 30. (See also paragraph 35.) It is advisable to keep this n an account by itself, and a report should accompany the quarterly account (see paragraph 43) advising the Board of Directors as to how it might be apportioned between "Capital Expenditure" and "Profit and Loss," in case they wish to do so.

OFFICE SALARIES, 31. This account will include the salaries of the local Secretary, Clerks, Store-keeper, &c.

GENERAL OFFICE EXPENSES, 32. (See also paragraph 35.) The items of expenditure falling under this head should be divided into as many accounts as possible, viz. :—

- (a) Office Rent.  
 (b) Cablegrams.  
 (c) Postage and Telegrams.  
 (d) Stationery and Printing.  
 (e) Bank Charges.  
 (f) Interest.  
 (g) Exchange.  
 (h) Law Charges.  
 (i) General Charges.

LICENCES, 33. (See also paragraph 36.) In the case of a Company working its mining claims, the licences should be charged to this account, and written off to Profit and Loss, but in the case of Exploration or Land companies, which buy claims with a view to future sale, the amount should be added to the purchase price of the property.

Having explained most of the accounts  
 LAND COMPANIES, which will require opening, we will now  
 34. consider various matters which chiefly  
 concern Land and Exploration companies.

When a Company buys farms, mining  
 PURCHASE OF claims, town stands, &c., with a view to  
 PROPERTIES, 35. future sale, it is advisable to open separate  
 accounts for each property purchased,  
*e.g.* :—

- (a) Webster's Farm.
- (b) Brown's Farm.
- (c) Granger's Block 10 claims.
- (d) Hangman Block 10 claims.
- (e) Stand No. 1001 at.....
- (f) Stand No. 1002 at.....,

or accounts may be opened for

- (a) Purchase of Farms.
- (b) Purchase of Claims.
- (c) Purchase of Stands.

and a full description given in the Property Register (*para-*  
*graph* 39) where situated, registered number when and by  
 whom pegged, &c.

The account should not only be debited with the purchase  
 price of the property, but with transfer fees, licences, quit  
 rents, sanitary fees, law charges, cablegrams, &c., and as  
 regards such items as the salaries and travelling expenses of  
 the Superintendent or Manager, and his assistants, these might  
 be allocated to the various properties acquired according to  
 the estimated time spent in connection therewith. (*See also*  
*paragraph* 36).



This procedure will be readily appreciated when it is remembered that sometimes two (or more) Companies work conjointly, the one paying all expenses and charging the other with their proportion. The expenses should be kept distinct in case the Board of Directors might decide to write them off to Profit and Loss.

Further, all work done on the properties should be charged to separate accounts, thus:—

- (a) Webster's Farm Development. (Work other than cultivation.)
- (b) Brown's Farm Development.
- (c) Granger's Block Development.
- (d) Hangman Block Development.
- (e) Buildings Stand No. 1,001.
- (f) Do. do. 1,002.

So long as the Company retains the property with a view to sale or flotation, the cost and expenditure will remain on the books until such sale or flotation is effected, when they will be charged against the proceeds of sale. If fully paid shares in another Company are received as the consideration for the sale, then the cost of the properties becomes the cost of the fully paid shares so received. Should any property be abandoned, then the cost thereof and expenditure must be written off to Profit and Loss at the close of the financial year.

RENT OF FARMS, &c., 36. When a farm is let to another person the rent received should *not* be credited to the cost of the farm, but to a "Rent Account," which being a Profit and Loss item will be transferred to the Head Office at the end of the financial year. In this case any expenditure other than that named in connection with the purchase and transfer of the property should be dealt with in the same manner. (*See paragraph 35.*)

CUTTING AND SELLING TIMBER, 37. In cases where farms are purchased together with the timber thereon, when this is cut and sold the amount received should be credited to the original cost of the farm. Even when the timber is taken for the Company's use, an entry should be made in the Journal charging the account for which it has been used, and crediting the "Farm Account" at current rates *less* the wages of the men employed in cutting.

It is preferable, however, to divide the purchase price as between

- (a) The farm.
- (b) The timber, &c.

CULTIVATION OF FARMS, 38. When farms are cultivated with a view to selling or using the produce the Payments and Receipts should be entered into a "..... Farms Cultivation" account. Should any of the produce be taken for the Company's use, it must be treated as described in paragraph 37. At the end of this financial year any produce remaining unsold should be taken into the accounts at as near cost as possible, provided it does not exceed the marketable value, and the profit or loss transferred to the Head Office.

PROPERTY REGISTERS, 39. A book ought to be kept for the purpose of entering fuller details of all the Company's properties, and the ruling given on page 39 will be found very suitable.

Nine or twelve lines should be left on the top of the page to enter a full description of the property, terms of purchase, &c. The book, of course, should be provided with an index.



When a company engages Prospectors  
 PROSPECTORS, to peg off claims, the wages paid, stores  
 40. used, and other expenses should be  
 charged to the claims pegged. These  
 expenses will constitute the cost of the claims, and ought  
 therefore to remain on the books until they are sold, floated,  
 or abandoned, when they will be dealt with in the manner as  
 described in paragraph 35.

In addition to the wages paid to  
 BONUSES, 41. Prospectors, sometimes an arrangement  
 is made, whereby they are entitled to a  
 bonus on the sale or flotation of the claims pegged out.

When the claims are pegged, the amount payable for  
 bonus should be debited to the account representing the  
 claims and credited to a "Suspense Bonus Account," so that  
 it is not lost sight of; but when making up the quarterly or  
 final yearly statement (*see paragraph 43*) this latter account  
 must not be included among the General Creditors, but  
 shown as a separate item.

Should an advance be made to a Prospector on account of  
 the bonus payable, or should the Prospector's interest be  
 bought up, the fact must be recorded in a separate account,  
 thus:—"T. Brown, Bonus Account."

Full particulars should be given, and the advance treated  
 as an "investment" when making up the quarterly or yearly  
 statement.

The Company may, however, dispose of its claims to a  
 Development Company, and stipulate for the new Company  
 to pay all bonuses. In this case the entry debiting the

“Claims” and crediting “Suspense Bonus Account” should be reversed, and notice given to the Prospectors to the effect that the new Company has taken over the liability.

The advance made should still be retained on the books as an asset, and the new Company notified that such an advance has been made, or the Prospector’s whole interest bought up, and at the proper time (*i.e.* when the claims have been floated into a Mining Company) a claim should be made for the amount due under the Prospector’s agreement.

This report scarcely comes within the MONTHLY REPORT duties of the Bookkeeper, yet he may be OF WORK DONE, 42. asked by the Manager to draw up a form suitable for the purpose. The ruling on page 44 may, therefore, be of some assistance.



QUARTERLY STATEMENT, 43. At the end of each quarter it is advisable the state of the Company's affairs on the lines Form for rendering Quarterly THE.....

Dr. Statement of Mines Account.....

Particulars.	For 3 months ending .....	For 6 months ending .....	For 9 months ending .....	For 12 months ending .....
To Head Office				
To Creditors				
To Suspense Bonus Account (see contra)				
To Sundry Receipts				
To Profit on sale of Shares in other Companies				
<i>Note.—In the case of a mining company care should be taken to include on this side of the account all gold won, whether actually realised, in transit, or in hand; and on the credit side the value of gold won but not realised (i.e., if in transit or in hand</i>				
-----				

(Place).....  
) .....

to prepare and forward to the Head Office an account shewing of the form given below:—

Statement to the Head Office.

.....COMPANY, LIMITED.

.....18 .

Cr.

Particulars.	For 3 months ending .....	For 6 months ending .....	For 9 months ending .....	For 12 months ending .....
By Cash—At Bank				
In hand				
By Debtors				
By Properties, Mining Claims, Farms, &c.				
By Expenditure in connection with the above properties, including development. (Give a list of properties affected.)				
By Expenditure to be allocated to various properties				
Manager's salary ... ..				
Assistants' salaries ... ..				
Travlng. exes., &c. ... ..				
<u>£</u>				
Suggested allocation				
Webster's Farm ... ..				
Brown's Claims ... ..				
Stand No. ... ..				
<u>f.</u>				
By Advances to Prospectors against Bonuses ( <i>see contra</i> )				
By Shares in other companies at cost				
By Buildings, plant, fixtures, live stock, &c.				
By Stores, fuel, &c.				
By Sundry expenditure includ- ing office salaries, bank charges, cablegrams, station- ery, printing, and general expenses				
<i>Note.</i> —In the case of a Mining Com- pany all the mining expenses as explained in paragraph 26 should be included on this side.				
f				

We certify the above to be correct

.....Book-keeper.

.....Manager.

SEE PARAGRAPH 42, MONTHLY REPORT OF WORK DONE.

Form No.....

THE.....COMPANY, LIMITED.

Report for Month ending .....189

Name of Property and Description of Work done.	Size of Shaft or Drive.	No. of ft. sunk or driven during month.	Total depth or length to date.	Average size of Reef.	Average of Milling Assay.	COST OF WORK DURING THE MONTH.						Remarks.	
						Wages.		Explosives.	Fuel.	Stores & Mater'ls.	Total.		Per Foot.
						White.	Native.						
Pitman's Reef—													
Sinking Shaft..													
Drive .. ..													
Crosscut .. ..													
Golden Reef—													
Sinking Shaft..													
Drive .. ..													
Crosscut .. ..													
&c., &c.													

.....Manager.



At the end of the financial year the Profit and Loss items, both Receipts and Payments, must be transferred to the Head Office.

In addition to the above-mentioned INFORMATION TO report and quarterly statement, it will be BE SENT TO necessary to send to the Head Office at HEAD OFFICE, 44. the end of each month, the following particulars:—

- (a) Copy of Cash Book (with Vouchers attached, except as otherwise stated in paragraph 45).
- (b) Copy of Journal.
- (c) Ledger Balances.
- (d) Stores Sheet.
- (e) Wages Sheet.
- (f) Account current with Head Office.

These should all be certified by the Bookkeeper and countersigned by the Manager.

When an audit of the Company's ACCOUNT, 45. accounts is conducted on the other side, it will be necessary to retain the vouchers at the Mines. These, together with all certificates or documents of title for any shares in other Companies or mining claims, farms, &c., must be produced to the Auditor, but when an audit is not so undertaken, the following additional documents should be sent to the Head Office at the end of each financial year.

- (g) A certificate from a Notary Public or an Accountant giving full details, and stating that he attended at the office of the Company when the documents of title for shares, mining claims, farms, &c., were produced. This should be done on the first day of each financial year.
- (h) A certificate from the bank shewing the state of the Company's account.

- (i) A statement shewing the agreement between the amount stated on the above-mentioned certificate and the Cash Book.
- (j) In cases where the amount of petty cash is not paid into the bank, a certificate of the amount in hand signed by the Book-keeper and countersigned by the Manager.
- (k) A schedule, the result of actual stock-taking, of all stores, live stock, &c., on hand, signed by the Storekeeper and countersigned by the Manager.

In cases where the Company holds shares in other Companies, and the same are registered in the name of the Manager, or any other official, a declaration of trust should be executed by the person so holding the shares. This document should be sent to the Head Office, and for this purpose the following will be found suitable:—

### DECLARATION.

“ I hereby declare that I hold in my name on behalf of the \_\_\_\_\_ Company, Limited, the following shares, viz. :—

Name of Stock.	Certificate Number.	Number of Shares.	Distinctive Numbers.

..... *Manager.*

I have compared the above with the Certificates or other Documents of title and certify the same to be correct.

.....  
(To be Signed by a public Accountant or Notary )

*Place* .....

*Date* .....

To meet the requirements of Com-  
 SHARES IN OTHER panies dealing in stocks and shares, rulings  
 COMPANIES, 47. of a Day Book, Received and Delivered  
 Book, Investment Ledger and Cost Book,  
 are given in the Appendix hereto.

Most of the points which usually arise  
 -CONCLUDING in connection with the accounts of a Gold  
 REMARKS, 48. mining, Development, Land or Exploration  
 Company have been dealt with in the  
 foregoing paragraphs. It has been the object of the writer  
 throughout—while keeping within the limits imposed in the  
 first paragraph—to treat the subject in a concise and practical  
 manner, and, in conclusion, he ventures to express the hope  
 that the book may prove of service to such of his readers  
 as require what might be termed “first aid” in rendering  
 accounts to the Head Office.



APPENDIX---continued.

"B." SHARES AND STOCKS RECEIVED AND DELIVERED LEDGER.

Date	From whom received or to whom delivered	Transferor	Transferee	Received.			Balance	Delivered.			Seal affixed to transfer deed		Remar.
				Nos. of Certificates	Distinctive numbers	No. of shares or stocks		No. of shares or stocks	Distinctive numbers	Nos. of Certificates	Date	In whose presence	

APPENDIX—continued.

“C.” INVESTMENT LEDGER.

Date.	Folio	Contract number	Through whom bought or sold	Bought or acquired.				Sold or delivered.				Balance.					
				No. of shares or stocks	Price	Cost or valuation.	Income	No. of shares or stock	Price	Amount realized	Income	No. of shares or stock	Dr.	Ct.			

APPENDIX—*continued.*

## “D.” COST BOOK.

Date.	Through Whom	Bought or Sold.	No. of Shares.	Rate.	Amount.	Date.	Through Whom.	Bought or Sold.	No. of Shares.	Rate.	Amount.

NOTE.—In entering up this book purchases should be recorded in *black ink* and sales or income in *red*, adding or deducting each transaction as it occurs. The last line will then represent the shares on hand with the net cost to the Company.

## INDEX to CONTENTS.

	Paragraph.
Account Books ... .. .	3
Account Current ... .. .	12
Accounts (opening) ... .. .	13
Accounts Statement ... .. .	43
Audit ... .. .	45
Bank Certificate ... .. .	45
Bank Charges ... .. .	32
Battery and Engine ... .. .	17
Battery Expenses ... .. .	26
Bills Payable ... .. .	8
Bills Receivable ... .. .	8
Blacksmiths' Shop Plant ... .. .	17
Bonus to Prospectors ... .. .	41
Books of Account ... .. .	3
Buildings ... .. .	18
Cablegrams ... .. .	32
Carpenters' Shop Plant ... .. .	17
Cash Account ... .. .	16
Cash Book... .. .	5
Certificate ... .. .	45
Charges—General... .. .	32
Chlorination Working ... .. .	26
Claims—Purchase... .. .	35
Claims—Work on... .. .	35
Coal—(fuel) ... .. .	22
Concluding Remarks ... .. .	48
Creditors ... .. .	15
Cultivation of Farms ... .. .	38
Current Account ... .. .	12
Cutting Timber ... .. .	37
Cyanide Working... .. .	26



	Paragraph.
Dead Work ... ..	26
Debit Note... ..	11
Debtors ... ..	15
Declaration of Trust ... ..	46
Depreciation ... ..	17, 27
Development ... ..	25
Engine ... ..	17
Exchange ... ..	32
Farms Cultivation ... ..	38
Development Work... ..	35
— purchase... ..	35
Rent ... ..	36
Fuel ... ..	22
Furniture ... ..	20
Gear ... ..	17
General Office Expenses ... ..	32
General Labour ... ..	26
Hauling ... ..	26
Head Office Account ... ..	14
Head Office—Information for ... ..	44
Information to be sent to Head Office ... ..	44
Interest ... ..	32
Introductory Remarks ... ..	1
Journal ... ..	4
Ledger ... ..	6
Labour (General) ... ..	26
Land Companies ... ..	34
Law Charges ... ..	32
Licenses ... ..	33
Livestock ... ..	21
Machinery ... ..	17
Mining Expenses ... ..	26
Manager's Salary ... ..	30
Monthly Report ... ..	42
New Roads ... ..	26
Notarial Certificate ... ..	45

	Paragraph.
Object ... ..	2
Office Expenses ... ..	32
Office Furniture ... ..	20
Office Rent ... ..	32
Office Salaries ... ..	31
Opening Accounts... ..	13
Ore at Grass ... ..	24
Petty Cash Book ... ..	7
Petty Cash Certificate ... ..	45
Plant ... ..	17
Postage ... ..	32
Printing ... ..	32
Produce of Farms ... ..	38
Property Development .. ..	..25, 35
Property—Purchase ... ..	..23, 35
Property Register ... ..	39
Prospectors... ..	40
Prospectors — Bonus to .. ..	41
Quarterly Statement ... ..	43
Register of Properties ... ..	39
Rents ... ..	32
Rent of Farms ... ..	36
Repairs and Renewals ... ..	28
Report of Work done .. ..	42
Salaries ... ..	..30, 31
Selling Timber ... ..	37
Shares in other Companies... ..	47
Sidings ... ..	18
Sinking Shafts ... ..	25
Stands ... ..	35
Statement of Account ... ..	43
Stationery ... ..	32
Stores Account ... ..	19
Stores Books ... ..	9
Sundry Creditors ... ..	15
Sundry Debtors ... ..	15

Telegrams ... ..	32
Timber Account ... ..	22
Timber—Cutting and selling ... ..	37
Time Book... ..	10
Tramming ... ..	26
Tramway and Wagons ... ..	17
Trust (Declaration of) ... ..	46
Wages ... ..	26, 29, 40
Wages Book ... ..	10
Wagons ... ..	17
Winding Engine and Gear ..	17
Work done—Report ... ..	42

## TABLE of FORMS.

	Page.
Accepting Bills ... ..	15
Bills Payable ... ..	16
Bills Receivable .. ...	16
Bought and Sold Day Book .. ...	48
Cash Book... ..	11
Cost Book ... ..	51
Declaration of Trust ... ..	46
Investment Ledger ... ..	50
Journal . ... ..	9
Ledger Trial Balance ... ..	12
Monthly Report ... ..	44
Order for Payment ... ..	27
Petty Cash Book ... ..	14
Property Register ... ..	39
Shares and Stocks Received and Delivered Ledger ... ..	49
Statement of Accounts ... ..	...42, 43
Stores Books ... ..	18
Stores Statement ... ..	19
Wages or Time Book ... ..	...21, 22
Wages Statement ... ..	23

ESTABLISHED IN THE OLD ROYAL EXCHANGE 1730.

## BURRUP & MATHIESON,

MANUFACTURING AND EXPORT STATIONERS.

*Lithographers, Printers, Account Book Makers, Engravers, &c.,*

12, ROYAL EXCHANGE,

And 4, ANGEL COURT,

LONDON, E.C.

WORKS—Hanover Court, Moor Lane,  
and Cophall Avenue.

Telephone No. 633 Avenue.

Telegraphic Address—

Observant, London.

*Specimens of the rulings suggested in this book may be seen at the above.*

## APPENDIX—*continued.*

---

PROPERTY REGISTER. With reference to paragraph 39, Land Companies find it preferable to keep the records of properties, such as Farms, Mining Claims and Building Plots, or Town Stands, in separate books, or one book can be used and the pages apportioned to each ruling according to requirements. Form E, for Farms, should occupy two pages. Form F, for Mining Claims, has been found very convenient. The ruling occupies two pages and the whole of the right-hand page should be left for "Remarks." The ruling of Form G for Town Stands takes one page only.

MINING COMPANIES. In the case of Companies working Mines for a profit, it is important that the Head Office should be kept correctly posted as to the progress made each month. The following rulings have been found very useful :—

Form H.—Expenditure on Capital Account.

Form J.—Record of Development for One Month.

Form K.—Mine and Mill Return.

Form L.—Statement of Working Expenses.

Form M.—Statement of Footage Costs.

FORM E.

FARMS.

Registration Particulars.	NAME OF FARM.	Area.	Where Situate.	Purchase Price and Transfer Duty.	VALUE.		Quit Rent per Annum.	Particulars of Title Deeds.	PARTICULARS OF LEASES.			No. of Mining Claims Pegged on Farms.	REMARKS.
					Date.	Amount.			Period.	Acres.	Rent.		
No. of Grant.....													
Date Regd.....													
By whom Pegged.....													
Name Regd. in.....													



EXPENDITURE ON CAPITAL ACCOUNT

For the month of .....

Account.	Contractors.	White Wages.	Native Labour and Food.	Stores.	Sundry Expenses.	Total.	Distribution of General Charges.
Main Shaft ..							
Do. Timbering ..							
Totals							

General Charges: Share of General Charges ..  
 Total ..

..... Manager.

..... Secretary.

Date .....



Record of Development for Month of .....

Reef.	Level.	Place.	Footage Advanced.			Total Length.	Total Depth.	To complete.	Remarks.
			Driven.	Sunk.	Raised.				

For ..... COMPANY, LIMITED.

.....  
*Manager.*

Date .....

FORM K.

COMPANY, LIMITED.

Mine and Mill Return for month ending .....

Date.	Ore Milled. Tons.	Duty per Stamp. (.....Stamps.) Tons.	Time Run. Days hrs. mins.	ASSAY VALUE.		AMALGAM WON.			YIELD.		Per Ton Milled.
				Mill Rock. dwts.	Mill Pulp. dwts.	Outside Plates. ozs.	General Clean up, Battery Sands. ozs.	Total. ozs.	Bullion. ozs.	Fineness. p 1,000.	
											Bullion.
											dwts.

For ..... COMPANY, LIMITED.

Secretary

Manager.

STATEMENT OF WORKING EXPENSES

For month of .....

Calculated on a basis of Tons ..... Milled during the month.

	Contractors	White Wages.	Native Labour and Food.	Fuel.	Explosives.	Steel and Iron.	Stores.	Assaying, Sampling, and Surveying.	Sundry Expenses.	Cost per Ton.	Total.
Mining, including Maintenance.											
Milling, including Maintenance.											
Tramming, including Maintenance.											
Mine Hauling, including Maintenance.											
General Charges: (share of General Charges Account).											
Totals .. ..											
	Mine Development Redemption .....									tons @	Total

Date .....

..... *Manager.*

..... *Secretary.*

Footage Costs for month of.....

Place.	No. of Feet.	Contractors.	White Wages.	Native Labour and Food.	Explosives.	Steel and Iron.	Stores.	Surveying, Assaying, and Sampling.	Sundry Expenses.	Total.	Cost per foot.
Main Shaft											
Total ..											
<p><i>Note.—Here put names of Winzes, Drives, Crosscuts, Raises, &amp;c.</i></p>											
Total Development											

General Charges : Share of General Charges charged to Development.

Total ..

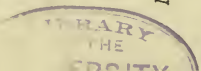
SUMMARY—PER FOOT.

Shafts ..	..	
Winzes ..	..	
Drives..	..	
Crosscuts ..	..	
Raises..	..	

.....Manager.

.....Secretary.

Date.....

















**PREMIER CODE USED—SEE BACK.**

Telegrams: "EFFINGERE, LONDON".

**JULY, 1901.**

*CATALOGUE*

OF

LEGAL,

**Commercial and other Works**

PUBLISHED AND SOLD BY

**EFFINGHAM WILSON,**

*Publisher and Bookseller.*

11 ROYAL EXCHANGE, LONDON,

TO WHICH IS ADDED A LIST OF

**TELEGRAPH CODES.**

---

---

EFFINGHAM WILSON undertakes the printing and publishing of Pamphlets and Books of every description upon Commission. Estimates given, and Conditions of Publication may be had on application.

# INDEX.

<b>Arbitrage—</b>	PAGE	<b>Clerks—</b>	PAGE
Haupt, O. (Arbitrages et Parités) . . . . .	17	Commercial Handbook . . . . .	8
Willdey's American Stocks . . . . .	26	Companion to "Solicitor's Clerk" . . . . .	18
<b>Arbitration—</b>		Corn Trade . . . . .	22
London Chamber of . . . . .	24	Counting-house Guide . . . . .	25
Lynch, H. Foulks . . . . .	19	Kennedy (Stockbrokers) . . . . .	8
<b>Banking—</b>		Mercantile Practice (Johnson) . . . . .	18
Arithmetic and Algebra Examination Questions . . . . .	20	Merchant's . . . . .	9
Balance Sheets . . . . .	11	School to Office . . . . .	9
Bank Rate in England, France and Germany . . . . .	21	Solicitor's . . . . .	18
Banks and their Customers . . . . .	26	<b>Correspondence (Commercial)—</b>	
Banks, Bankers and Banking . . . . .	21	Beaure . . . . .	11
Bibliography (Bank of England) . . . . .	24	Martin (Stockbrokers) . . . . .	8
Easton's Banks and Banking . . . . .	14	Coumbe . . . . .	13
Easton's Work of a Bank . . . . .	14	<b>Counting-house—</b>	
English and Foreign (Attfield) . . . . .	10	Pearce . . . . .	9
Howarth's Clearing Houses . . . . .	17	Tate . . . . .	25
Hutchison, J. . . . .	17	<b>County Court—</b>	
Journal Institute of Bankers . . . . .	18	Jones . . . . .	18
Legal Decisions . . . . .	5	<b>Currency and Finance—</b>	
Questions on Banking Practice . . . . .	22	Aldenham (Lord) . . . . .	10
Scottish Banking . . . . .	18	Beaure Théorie et Pratique de la Mounaie . . . . .	11
Smith's Banker and Customer . . . . .	24	Barclay (Robert) . . . . .	10
Token Money, Bank of England . . . . .	21	Clare's Money Market Primer . . . . .	13
<b>Bankruptcy—</b>		Cobb's Threadneedle Street . . . . .	13
McEwen (Accounts) . . . . .	20	Cuthbertson . . . . .	13
Stewart (Law of) . . . . .	8	Del Mar's History . . . . .	14
<b>Bills of Exchange—</b>		Del Mar's Science of Money . . . . .	14
Kölkenbeck (Stamp Duties on) . . . . .	19	Ellis (Market Fluctuations) . . . . .	14
Loyd's Lectures . . . . .	19	Gibbs, Hon. H., Bimetallic Primer . . . . .	15
Smith (Law of Bills, etc.) . . . . .	7	Haupt . . . . .	17
<b>Bimetallicism—</b>		Indian Coinage and Currency . . . . .	21
List of Works . . . . .	28, 29	Poor (H. V.) The Money Question. . . . .	22
<b>Book-keeping—</b>		<b>Dictionaries—</b>	
Cariss . . . . .	12	Cordingley's Stock Exchange Terms . . . . .	6
Cummins' C. Stock Co.'s Accounts . . . . .	13	Méliot's French and English . . . . .	20
Donald (Mining Accounts) . . . . .	14	Milford's Mining . . . . .	21
Drapers' Accounts . . . . .	14	<b>Directors—</b>	
Harlow's Examination Questions . . . . .	16	Haycraft (Liabilities and Duties) . . . . .	9
Holah . . . . .	9	<b>Exchanges—</b>	
Jackson . . . . .	18	Brazilian Exchange . . . . .	26
Richardson (Weekly Newspapers) . . . . .	22	Clare's Money Market Primer . . . . .	13
Sawyer . . . . .	23	Goschen . . . . .	16
Seebohm's (Theory) . . . . .	9	Haupt (Arbitrages et Parités) . . . . .	17
Sheffield's Solicitors . . . . .	24	Norman's Universal Cambist . . . . .	21
Van de Linde . . . . .	25	Tate's Modern Cambist . . . . .	25
Warner (Stock Exchange) . . . . .	26		

<b>Exchange Tables—</b>	PAGE	<b>Law (Various Subjects) (continued)—</b>	PAGE
American Exchange Rates . . . . .	10	General Average . . . . .	5
Dollar (Eastern) . . . . .	18	High Court Practice . . . . .	22
Garratt (South American) . . . . .	15	Licensing Acts . . . . .	18
Lecoffre (Austria and Holland) . . . . .	19	Maritime Law . . . . .	5
„ (French) . . . . .	19	Patent Law and Practice (Emery) . . . . .	15
„ (German) . . . . .	19	Property Law (Maude) . . . . .	20
„ (United States) . . . . .	19	Railway Law . . . . .	6
Merces (Indian) . . . . .	21	Solicitors' Forms (Charles Jones) . . . . .	18
Schultz (American) . . . . .	23	Thames River Law . . . . .	22
Schultz (German) . . . . .	23	Workmen's Compensation Act . . . . .	23
<b>Insurance—</b>		<b>Legal and Useful Handy Books—</b>	
Bourne's Publications . . . . .	12	List of . . . . .	7-9
Short-Term Table . . . . .	25	<b>Maps—</b>	
<b>Interest Tables—</b>		Kalgoorlie . . . . .	6
Bosanquet . . . . .	12	Witwatersrand . . . . .	6
Crosbie and Law (Products) . . . . .	13	<b>Maritime Codes—</b>	
Cummins (2½%) . . . . .	13	German . . . . .	10
Gilbert's Interest and Contango . . . . .	15	Holland and Belgium . . . . .	22
Gumersall . . . . .	16	Italy . . . . .	22
Ham (Panton) Universal . . . . .	16	Spain and Portugal . . . . .	22
Indian Interest (Merces) . . . . .	21	<b>Mining—</b>	
Lecoffre's Universal . . . . .	19	Accounts of G. M. Cos. . . . .	14
Lewis (Time Tables) . . . . .	19	Beeman's Australian Mining Manual . . . . .	10
Rutter . . . . .	23	Charlton's Information for Gold- mining Investors . . . . .	27
Schultz . . . . .	23	Gabbott's How to Invest in Mines . . . . .	15
Wilhelm (Compound) . . . . .	26	Goldmann (South African Mining) . . . . .	16
<b>Investors (see also Stock Exchange Manuals)—</b>		Tin Mining in Spain . . . . .	11
Houses and Land . . . . .	9	Mining Laws British Columbia . . . . .	12
How to Invest Money . . . . .	9	Milford's Pocket Dictionary . . . . .	21
How to Read the Money Article . . . . .	6	Wallach's West African Manual . . . . .	26
Investment Ledger . . . . .	11	<b>Miscellaneous—</b>	
Investors' Tables . . . . .	17	Australia in 1897 . . . . .	21
Investment Profit Tables . . . . .	26	Author's Guide . . . . .	26
Profits and Dividends . . . . .	14	On Compound Interest and Annuities . . . . .	24
<b>Joint-Stock Companies—</b>		Comparative Tables of the World's Statistics . . . . .	10
Chart for Ready Reference . . . . .	5	Copper, A Century of . . . . .	4
Companies Acts, 1862-1900 . . . . .	5	Cotton Trade of Great Britain . . . . .	15
Company Frauds Abolition . . . . .	23	From Veld and "Street" . . . . .	24
Company Promoters (Law of) . . . . .	17	Gresham, Sir Thomas (Life of) . . . . .	12
Cummins' Formation of Accounts . . . . .	13	Hall's Registered System Merchan- dise by Rail . . . . .	16
Emery's Treatise on Company Law . . . . .	6	Ham's Customs Year Book . . . . .	16
Evans' Notes on Companies Act, 1900 . . . . .	15	Ham's Inland Revenue Year Book . . . . .	16
Haycraft (Directors) . . . . .	9	His Lordship's Whim . . . . .	6
Pulbrook's Handy Book on Com- pany Law . . . . .	5	Kew Gardens (Illustrations) . . . . .	26
Pulbrook's Responsibilities of Directors . . . . .	5	Lawyers and their Clients . . . . .	6
Simonson's Companies Act, 1900 . . . . .	24	Macfee, K. N., Imperial Customs Union . . . . .	19
Simonson's Debentures and Deben- ture Stock (Law of) . . . . .	24	Public Man . . . . .	25
Smith (Law of Joint Stock Companies) . . . . .	7	Public Meetings . . . . .	25
<b>Law (Various Subjects)—</b>		Red Palmer . . . . .	25
Accidents to Workmen . . . . .	23	Workmen's Compensation . . . . .	5
Charter Parties . . . . .	5	<b>Money Market (see Currency and Finance).</b>	
Copyright Law . . . . .	13	<b>Options—</b>	
District and Parish Councils (Lithiby) . . . . .	19	Castelli's Theory . . . . .	13
Factors (Law relating to) . . . . .	11	Put-and-Call . . . . .	17
First Elements of Legal Procedure . . . . .	10	<b>Pamphlets . . . . .</b>	27-29
Food and Drugs . . . . .	17		

Prices—	PAGE	Stock Exchange Manuals, etc.	PAGE
Cordingley's Guide and Dictionary . . . . .	6	(continued)—	
Ellis (Market Fluctuations) . . . . .	14	Investors' Tables, Permanent or	
Mathieson (Stocks) . . . . .	20	Redeemable Stocks . . . . .	17
<b>Railways—</b>		Laws and Customs (Melsheimer) . . . . .	21
American and British Investors . . . . .	25	Laws, English and Foreign Funds	
Home Rails as Investments . . . . .	24	(Royle) . . . . .	23
Mathieson's Traffics . . . . .	20	Mathieson's Redeemable Invest-	
Poor's Manual (American) . . . . .	22	ment Tables . . . . .	20
Railroad Report (Anatomy of a) . . . . .	26	Options (Castelli) . . . . .	13
Railway Law . . . . .	6	Poor's American Railroad Manual . . . . .	22
<b>Ready Reckoners</b> ( <i>see also</i> Exchange		Rapid Share Calculator . . . . .	14
Tables, Interest, etc.)—		Redeemable Stocks (a Diagram) . . . . .	11
Buyers and Sellers' (Ferguson) . . . . .	8	Registration of Transfers . . . . .	15
Henselin's (Multiplication) . . . . .	17	Robinson (Share Tables) . . . . .	23
Ingram (Yards) . . . . .	17	Rules and Usages (Stutfield) . . . . .	25
Kilogramme Table . . . . .	24	Stock Exchange Values . . . . .	25
Merces (Indian) . . . . .	21	Stock Exchange Official Intelligence . . . . .	24
Norman's Commission and Due		Willdey's American Stocks . . . . .	26
Dates . . . . .	21	World's Statistics . . . . .	10
Robinson (Share) . . . . .	23	<b>Tables</b> ( <i>see</i> Exchange Tables, Interest	
Silver Tables (Bar Silver) . . . . .	15	Tables, Ready Reckoners, and	
<b>Sinking Fund and Annuity Tables—</b>		Sinking Fund and Annuity	
Booth and Grainger (Diagram) . . . . .	12	Tables, etc.).	
Hughes . . . . .	17	<b>Telegraph Codes—</b>	
<b>Speculation</b> ( <i>see</i> Investors and Stock		Ager's (list of) . . . . .	30
Exchange).		Miscellaneous (list of) . . . . .	30, 31
<b>Stock Exchange Manuals, etc.—</b>		The Premier Code . . . . .	32
Contango Tables . . . . .	15	<b>Trustees—</b>	
Cordingley's Guide . . . . .	6	Investment of Trust Funds . . . . .	7
Fenn on the Funds, English and		Judicial Trustees Act, 1896 . . . . .	18
Foreign . . . . .	15	Marrack's Statutory Trust Investments	20
Higgins, Leonard, The Put-and-Call		Trustees, their Duties, etc. . . . .	7
Investor's Ledger . . . . .	20	<b>Wilson's Legal and Useful Handy</b>	
		Books List . . . . .	7-9

## NEW BOOKS.

Just Ready.

**MARITIME LAW.**

Illustrated in the Form of a Narrative of a Ship, from and including the Agreement to Build her until she becomes a Total Loss.

By ALBERT SAUNDERS, Solicitor. Price 21s.

**THE COMPANIES ACTS, 1862-1900.**

With Cross References and a full Analytical Index, comprising the full text of all the Statutes with all Amendments and Repeals down to 1900, and the Forms and Fees prescribed by the Board of Trade under the Act, 1900.

By WILLIAM GÖDDEN, LL.B., B.A., and STANFORD HUTTEN,  
of the Inner Temple, Barrister-at-Law.

Price 5s. net.

**RESPONSIBILITIES OF DIRECTORS AND WORKING OF COMPANIES UNDER THE COMPANIES ACTS, 1862-1900.**

By ANTHONY PULBROOK, Solicitor.

Author of numerous Books on Companies' Law and Practice.

Price 3s. 6d. net.

**HANDY BOOK ON THE LAW AND PRACTICE OF JOINT STOCK COMPANIES.**

Incorporated under the Companies Acts, 1862-1900, with Forms and Precedents. Being a Manual for Secretaries and others interested in the practical legal management of the business of a Company. Third, Revised and Re-written Edition.

By ANTHONY PULBROOK.

Price 4s. net.

**THE WORKMEN'S COMPENSATION ACT, 1897.**

A plea for revision.

By R. T. THOMSON.

Price 2s. 6d. net.

**A CHART OF READY REFERENCE FOR OFFICE USE,**

Showing at a glance the Returns to be made and Registers to be kept by Companies Registered under the Companies Acts having Capitals divided into Shares.

Compiled by T. L. WILKINSON, Solicitor.

Price 3s. 6d. net, post free; mounted on linen and varnished.

**LEGAL DECISIONS AFFECTING BANKERS.**

Edited and Annotated by Sir JOHN R. PAGET, Bart., Barrister.

Issued under the sanction of the Council of the Institution of Bankers.

Price 6s. net.

**THE LAW OF CHARTER PARTIES AND BILLS OF LADING.**

By LAWRENCE R. DUCKWORTH, Barrister-at-Law.

Price 2s. 6d. net.

**THE LAW OF GENERAL AVERAGE.**

By LAWRENCE R. DUCKWORTH, Barrister-at-Law.

Price 2s. 6d. net.

**LAWYERS AND THEIR CLIENTS.**

Price 2s. net.

**RAILWAY LAW FOR THE "MAN IN THE TRAIN".**

Chiefly intended as a Guide for the Travelling Public on all points likely to arise in connection with the Railway.

By GEORGE E. T. EDALJI, Solicitor.

Price 2s.

**CORDINGLEY'S DICTIONARY OF STOCK EXCHANGE TERMS.**

Price 2s. 6d. net.

**CORDINGLEY'S GUIDE TO THE STOCK EXCHANGE.**

Price 2s. net.

**HIS LORDSHIP'S WHIM.****A NOVEL.**

By GORDON CUMING WHADCOAT.

Price 6s.

**HOW TO READ THE MONEY ARTICLE.**

By CHARLES DUGUID.

Second Edition.

Price 2s. 6d.

**A TREATISE ON COMPANY LAW,  
UNDER THE ACTS 1862-1900.**

By G. F. EMERY, LL.M.

Price 21s.

**MAPS.****NEW MAP OF THE WITWATERSRAND GOLDFIELDS.**

Compiled by Messrs. WOOD and ORTLEPP of Johannesburg. Scale, Half-mile to the Inch. Size, 9 feet by 3 feet. Prices: four Coloured Sheets, £4 4s.; mounted to fold in Case, £5 14s. 6d.; Rollers, varnished, £5 14s. 6d.; mounted in Portfolio, £6 6s.; mounted on Spring Rollers, £12 12s.

**KALGOORLIE.** Showing the Gold Mining Leases in the direct Hannan's Belt, East Coolgardie Goldfield, Western Australia. Price on Roller and Varnished, 15s. net. Mounted to fold, in Case, 21s. net.**AN ENTIRELY NEW MAP OF THE HANNAN'S GOLD FIELDS, WEST AUSTRALIA.** Scale, 10 Chains to the Inch. Size, 9 feet by 3 feet, in three separate large Coloured Sheets. The importance of this Map will be recognised by all who are interested in the development of the Hannan's District. It is the first Map published to show the Lodes, as well as the Boundaries, of all Companies properties, pipe lines, shafts, batteries with number of stamps, etc., and also gives a large inset Map of Western Australia, showing all the Goldfields and Railways to date. Prices: three Coloured Sheets, £3 3s.; mounted to fold in Case, £4 14s. 6d.; mounted on Rollers and Varnished, £4 14s. 6d.; mounted in Portfolio, £5 6s.; mounted on best Spring Roller, £12 12s.**A NEW MAP OF THE BOULDER GROUP OF THE HANNAN'S GOLDFIELD, KALGOORLIE.** The famous "Australia Square Mile". Scale, 20 Inches to 1 Mile. Size, 40 inches by 30 inches. Price: 20s. net, folded in Case or mounted on Rollers.



WILSON'S  
LEGAL AND USEFUL HANDY BOOKS.

"This house is famous for its legal and commercial handbooks."—*Schoolmaster.*

"Popular handbooks of this kind are of real benefit to the community."—*Weekly Dispatch.*

PRICES ALL NET.

**Law of Bills, Cheques, Notes and IOU's.**

Sixty-third Thousand. By JAMES WALTER SMITH, Esq., LL.D., of the Inner Temple, Barrister-at-Law. Price 1s. 6d.

**Joint-Stock Companies (1862-1900).**

New and Revised Edition. Twenty-sixth Thousand. By JAMES WALTER SMITH, Esq., LL.D. Price 2s.

**The Law of Private Trading Partnership (including the 1890 Act).**

Twenty-eighth Thousand. By JAMES WALTER SMITH, Esq., LL.D. Price 1s. 6d.

**Master and Servant. Employer and Employed (including the "Workmen's Compensation Act," 1897.**

Seventeenth Thousand. By JAMES WALTER SMITH, Esq., LL.D. Price 1s. 6d.

**Husband and Wife.**

Engagements to Marry, Divorce and Separation, Children, etc. By JAMES WALTER SMITH, Esq., LL.D. Eleventh Thousand. Price 2s. 6d.

**Owner, Builder and Architect.** By JAMES WALTER SMITH. Price 1s.

**Law of Trustees under the Act, 1893, and the Judicial Trustees Act of 1896.**

Their Duties and Liabilities. New and Revised Edition. By R. DENNY URLIN, Esq., of the Middle Temple, Barrister-at-Law. Price 1s.

**The Investment of Trust Funds under the Trustee Act, 1893.**

By R. DENNY URLIN, Esq. Price 1s.

**Executors and Administrators ; or, How to Prove a Will.**

Their Duties and Liabilities. By G. F. EMERY, Barrister-at-Law. Price 2s.

**Law of Wills for Testators, or, How to Make a Will.**

By G. F. EMERY. Price 1s. 6d.

**How to Appeal against your Rates.**

(In the Metropolis.) By A. D. LAWRIE, Esq., M.A., Barrister-at-Law. Third Edition, revised and enlarged. Price 2s.

**How to Appeal against your Rates.**

(Outside the Metropolis.) By A. D. LAWRIE, Esq., M.A., Barrister-at-Law. Sixth and Enlarged Edition. Price 3s.

**The Stockbroker's Handbook.**

A Practical Manual for the Broker, his Clerk and his Client. New Edition, with chapter on Options. Price 1s.

**The Stockbroker's Correspondent.**

Being a Letter-writer for Stock Exchange Business. Price 1s.

**Investor's Book-keeping.**

By EBENEZER CARR. Price 1s.

**The Juryman's Handbook.**

By SPENCER L. HOLLAND, Barrister-at-Law. Price 1s.

**Income Tax: and how to get it Refunded.**

Sixteenth and Revised Edition. By ALFRED CHAPMAN, Esq. Price 1s. 6d.

**Land Tax: and how to get it Corrected.**

With Appendix containing Instructions to Assessors, 1897. By JOHN ARNOTT, F.S.I. Price 1s.

**Law of Water, Gas, and Electric Lighting.**

By LAWRENCE R. DUCKWORTH, Barrister-at-Law. Price 1s. 6d.

**The Law of Bankruptcy.**

Showing the Proceedings from Bankruptcy to Discharge. By C. E. STEWART, Esq., Barrister-at-Law. Price 2s.

**The Law of Residential and Business Flats.**

By GEO. BLACKWELL, Esq., of the Inner Temple, Barrister-at-Law. Price 1s. 6d.

**Hoare's Mensuration for the Million;**

Or, the Decimal System and its application to the Daily Employment of the Artizan and Mechanic. By CHARLES HOARE. Price 1s.

**Ferguson's Buyers and Sellers' Guide; or, Profit on Return.**

Showing at one view the Net Cost and Return Prices, with a Table of Discount. New and Rearranged Edition. Price 1s.

**House-Owners, Householders and Lodgers: their Rights and Liabilities as such.**

By J. A. DE MORGAN, Esq., Barrister-at-Law. Price 2s.

**Bills of Sale.**

By THOS. W. HAYCRAFT, Esq., Barrister-at-Law. Price 2s. 6d.

**Schonberg's Chain Rule:**

A Manual of Brief Commercial Arithmetic. Price 1s.

**County Council Guide. The Local Government Act, 1888.**

By R. DENNY URLIN, Esq., Barrister-at-Law. Price 1s. 6d.

**Lunacy Law.**

An Explanatory Treatise on the Lunacy Act, 1890, for all who have the charge of, or are brought in contact with, persons of unsound mind. By D. CHAMIER, Esq., Barrister-at-Law. Price 1s. 6d.

**Houses and Lands as Investments.**

With Chapters on Mortgages, Leases and Building Societies. By R. DENNY URLIN, Esq., Barrister-at-Law. Price 1s.

**How to Invest Money.** By E. R. GABBOTT. Price 1s.

**From School to Office.** Written for Boys. By F. B. CROUCH. Price 1s.

**Pearce's Merchant's Clerk.**

An Exposition of the Laws regulating the Operations of the Counting House. Twenty-third Edition. Price 2s.

**The Theory of Book-keeping.** By BENJAMIN SEEBOHM. Price 1s.

**Double Entry; or, the Principles of Perfect Book-keeping.**

By ERNEST HOLAH. Price 2s.

**Powers, Duties and Liabilities of Directors under the Companies Acts, 1862-1890.**

By T. W. HAYCRAFT, Esq., Barrister-at-Law. Price 1s. 6d.

**The Law of Innkeepers and the Licensing Acts.**

By T. W. HAYCRAFT, Esq., Barrister-at-Law. Price 1s. 6d.

**Validity of Contracts in Restraint of Trade.**

By WILLIAM ARNOLD JOLLY, Barrister-at-Law. Price 1s.

**Copyhold Enfranchisement with reference to the Copyhold Act, 1894.**

By ARTHUR DRAYCOTT. Price 1s.

**Pawnbroker's Legal Handbook, based upon the Act of 1872.**

By CHAN-TOON and JOHN BRUCE, Esqs., Barristers. Price 1s.

**Schedule D of the Income Tax, and how to deal with it.**

By S. W. FLINT. Price 1s.

**The Neutral Ship in War Time, Rights, Duties and Liabilities.**

By ALBERT SAUNDERS. Price 1s.

**Criminal Evidence Act, 1898.**

With Explanatory Notes. By CHARLES BRONTE MORGAN. Price 1s. net.

**Law Relating to Insurance Agents, Fire, Life, Accident and Marine.**

By J. E. R. STEPHENS, Barrister-at-Law. Price 1s.

**The Traders' Guide to the Law relating to the Sale and Purchase of Goods.**

By L. R. DUCKWORTH, Esq., Barrister-at-Law. Price 1s. 6d.

**A Complete Summary of the Law Relating to the English Newspaper Press.**

By LAWRENCE DUCKWORTH, Barrister. Price 1s.

**Law Affecting the Turf, Betting and Gaming-Houses and the Stock Exchange.**

By LAWRENCE DUCKWORTH, Barrister. Price 1s.

**Law Relating to Trustees in Bankruptcy.**

By LAWRENCE R. DUCKWORTH. Price 1s.

**ALDENHAM, LORD (H. H. GIBBS).**

A Colloquy on Currency. New Edition, revised and enlarged.  
Price 10s.

**AMERICAN EXCHANGE RATES.**

Calculated from \$4.75 to \$4.95, to Suit any Range of Exchange in American Shares or Produce. Price 40s. net.

**ARNOLD, WILLIAM.**

The Maritime Code of Germany. Translated by WILLIAM ARNOLD. Price 6s. net.

**ATTFIELD, J. B.**

English and Foreign Banks: a Comparison.  
Contents: The Constitution of Banks; The Branch System;  
The Functions of Banks. Price 3s. 6d. net.

**AYER, JULES.**

General and Comparative Tables of the World's Statistics.  
Area and Population, Religion, Finance, Currency, Army, Navy,  
Railways and Telegraphs, Capitals and Towns, Time at Capitals,  
etc. On a Sheet 35 x 22. Price 1s. net.  
1899, revised to the End of March.

"A most admirable chart. In fact it is 'The Statesman's Year Book' in a nutshell."—*Westminster Gazette*.

**BARCLAY, ROBERT.**

The Disturbance in the Standard of Value. Second and enlarged Edition. Price 2s.

**BATY, T.**

First Elements of Legal Procedure. Price 3s. 6d. net.

**BEEAMAN, G. B., and FREDC. C. MATHIESON AND SONS.**

Australian Mining Manual: a Handy Guide to the West Australian Market. Price 4s. net.

"Its shape and flexibility fit it for the side pocket, and the information it contains seems to be all that can be desired."—*Daily Chronicle*.

**BEAURE, Prof. A.**

Manuel pratique de la Correspondance et des opérations de Commerce. (Part I.) Price 1s. 6d. net.

Partie appliquée, avec traité pratique des Opérations de Bourse. (Part II.) 3s. 3d. net.

Practical Mercantile Correspondence. A Collection of Business Letters. Price 2s. net.

Théorie et Pratique de la Monnaie. Tome premier, Traité Théorique de la Monnaie et Statistique des Métaux Précieux. Price 3s. 6d. net.

Histoire de la Politique Monétaire Statistique des Frappes et Mouvement des Métaux Précieux dans les principaux pays. Tome II. Price 5s. net.

**BIRKS, H. W.**

Half-yearly Comparative Analysis of the Balance Sheets of London Joint Stock and Private Banks. February and August. Sheets, 1s. Bound leather, price 5s.

Investment Ledger. Designed for the use of Investors, Bound in leather. Price 3s, 6d.

**BLACKWELL, P. T., B.A.**

The Law relating to Factors: Mercantile Agents who sell and buy goods on commission, and who have goods entrusted to their care, including the Factors Act, 1889, and the repealed Factors Acts. Price 5s. net.

"It is a handy work, and brings the law on this subject within a moderate compass."—*Law Times*.

**BOOTH, A. A., and M. A. GRAINGER.**

Diagram for calculating the yield on Redeemable Stocks. Price 10s. 6d. net.

By means of a small ruler and a table of lines the true yield on a bond or stock purchased at a given price, which is redeemable either at or above par, can be obtained at once without calculation of any kind.

**BORLASE, W. C., M.A.**

Tin Mining in Spain, Past and Present. Price 2s. 6d.

**DEL MAR, ALEX.**

History of the Monetary Systems in the various States.  
Price 15s. net.

LIST OF CHAPTERS.—I. India from the Earliest Times. II. Ancient Persia. III. Hebrew Moneys. IV. Ancient Greece. V. Rome B.C. 369 to A.D. 1204. VI. The Sacred Character of Gold. VII. Pounds, Shillings and Pence. VIII. Gothic Moneys. IX. Moslem Moneys A.D. 622-1492. X. Early English Moneys. XI. Moneys of the Heptarchy. XII. Anglo-Norman Moneys. XIII. Early Plantagenet Moneys. XIV. Later Plantagenet Moneys. XV. The Coining Prerogative. XVI. Saxony and Scandinavia to Date. XVII. The Netherlands to Date. XVIII. Germany to Date. XIX. Argentine Confederation to Date. XX. Private Coinage.

The Science of Money. Second revised Edition. Demy 8vo, price 6s. net.

CHAPTERS on—Exchange. Value as a Numerical Relation. Price. Money is a Mechanism. Constituents of a Monetary Mechanism. History of Monetary Mechanisms. The Law of Money. The Unit of Money is all Money. Money contrasted with other Measures. Limitation is the Essence of Moneys. Limitation: a Prerogative of the State. Universal Money a Chimera. Causes and analysis of a Rate of Interest. Velocity of Circulation. Relation of Money to Prices. Increasing and Diminishing Moneys. Effects of Expansion and Contraction. The Procession of Prices. Revulsions of Prices. Regulation of Moneys.

**DE SEGUNDO, E.**

The Rapid Share Calculator. For Calculating  $\frac{1}{8}$ ths,  $\frac{1}{16}$ ths, and  $\frac{1}{32}$ nds. Price 10s. 6d. net.

"An ingenious mechanical contrivance for easily calculating fractional values."—*Standard*

**DONALD, T.**

Accounts of Gold Mining and Exploration Companies. With Instructions and Forms for rendering the same to Head Office. Second and Enlargéd Edition. Price 3s. 6d. net.

**DRAPERS' ACCOUNTS.**

A Manual for the Drapery and Allied Trades. By A CORPORATE ACCOUNTANT. Second Edition. Price 3s. 6d. net.

**DUNCAN, W. W.**

Profits *versus* Dividends on the Stock Exchange. Price 2s. 6d. net.

**EASTON, H. T.**

Banks and Banking. Price 3s. 6d.

"The work shows that he has studied the subject with attention, and it also gives evidence of a practical knowledge of the subject."—*Athenæum*.

The Work of a Bank. Price 2s.

**ELLIS, ARTHUR.**

Rationale of Market Fluctuations. Third Edition. Price 7s. 6d.

**ELLISON, THOMAS.**

Cotton Trade of Great Britain. Including a History of the Liverpool Cotton Market and the Liverpool Cotton Brokers Association. Price 15s.

**EMERY, G. F., LL.M.**

Handy Guide to Patent Law and Practice. Price 6s. net.

"Clearly and concisely written, and seems to contain all information that is of practical value."—*Law Times*.

**ENNIS, GEORGE, and ENNIS, GEORGE FRANCIS MAC-DANIEL.**

The Registration of Transfers of Transferable Stocks, Shares, and Securities; with a chapter on the Forged Transfers Act, and an Appendix of Forms. Price 7s. 6d.

**EVANS, L. WORTHINGTON, Solicitor, Mackrell Prizeman, etc.**

Notes on the Companies Act, 1900, with Forms. Price 4s.

**FENN.**

Fenn on the Funds. Containing Details and Histories of the Debts, Budgets and Foreign Trade of all Nations, together with Statistics elucidating the Financial and Economic Progress and Position of the various Countries. Sixteenth Edition, thoroughly Revised. Price 15s. Edited by S. F. VAN OSS and H. H. BASSETT.

"That classical work."—*Athenæum*.

"The careful revision has given a fresh lease of life to this useful occupant of the financier's and publicist's shelves."—*Daily Graphic*.

"That authoritative book of reference."—*Daily News*.

**GABBOTT, E. R.**

How to Invest in Mines: a Review of the Mine, the Company and the Market. Price 2s. 6d. net.

**GARRATT, JOHN.**

Exchange Tables, to convert the Moneys of Brazil, the River Plate Ports, Chili, Peru, Ecuador, Californian, China, Portugal, Spain, etc. (Milreis and Reis, Dollars and Cents), Pesetas and Centimos, into British Currency, and *vice versa*, varying by eighths of a penny. Price 10s. 6d.

**GASKELL, W. H.**

Silver Tables, showing relative equivalents of Bar Silver in London and New York. Vol. I.—From 47 cents to 67 cents; Vol. II.—From 67 cents to 87 cents, U.S. Currency; ascending by 1/8th, at Exchange of \$4.80 to \$4.90 per £ sterling, ascending by 1/4th of a cent. Price 15s., 2 vols.; or if sold separately, price 10s. each.

**GIBBS, Hon. HERBERT.**

A Bimetallic Primer. Third Edition, revised. Price 1s. net.

**GILBERT.**

Interest and Contango Tables. Price 10s. net.

**GOLDMANN, CHARLES SYDNEY, F.R.G.S., with the co-operation of JOSEPH KITCHIN.**

South African Mines: giving the Position, Results and Developments of all South African Mines; together with an Account of Diamond, Land, Finance and kindred concerns. In three volumes.

VOL. I.—Devoted to detailed Descriptions of all Witwatersrand Mining Companies, containing about 500 pages.

VOL. II.—Dealing with Mining Companies other than Rand, together with Rhodesian, Diamond, Finance, Investment, Land, and Miscellaneous Companies. It contains about 220 pages.

VOL. III.—100 Maps and Plans of Mining Properties, including a large Scale Map of the Rand in seventeen sections, together with dip, tonnage and other charts.  
Price (net) £3 3s.

The Financial, Statistical and General History of the Gold and other Companies of Witwatersrand, South Africa. Price 12s. 6d. net.

**GOSCHEN, the Right Hon. Viscount.**

Theory of Foreign Exchanges. Ninth Thousand. 8vo.  
Price 6s.

**GUMERSALL.**

Tables of Interest, etc. Interest and Discount Tables, computed at 2½, 3, 3½, 4, 4½ and 5 per cent., from 1 to 365 days and from £1 to £20,000; so that the Interest or Discount on any sum, for any number of days, at any of the above rates, may be obtained by the inspection of one page only.

Nineteenth Edition, in 1 vol., 8vo (pp. 500), price 10s. 6d., cloth, or strongly bound in calf, with the Rates per cent. cut in at the fore-edge, price 16s. 6d.

**HALL, R. J.**

Registered System for the Consignment of Merchandise by Rail. Price 3s. 6d. net.

**HAM'S**

Customs Year-Book. A new List of Imports and Exports, with Appendix and a brief Account of the Ports and Harbours of the United Kingdom. Published Annually. Price 3s.; with Warehousing Supplement, 4s. 6d. net.

Inland Revenue Year-Book. The recognised book of Legal Reference for the Revenue Departments. Published Annually. Price 3s.; with Warehousing Supplement, 4s. 6d. net.

**HAM, PANTON.**

Universal Interest Table. For Calculating Interest at any Rate on the Moneys of all Countries. Price 2s. 6d. net.

**HARLOW.**

Examination Questions in Book-keeping. Price 2s. 6d.



**HAUPT, OTTOMAR.**

Arbitrages et Parités. Traité des Opérations de Banque, contenant les usages commerciaux, la théorie des changes et monnaies, et la statistique monétaire de tous les pays du globe. Huitième édition. Price 12s. 6d. net.

The Monetary Question in 1892. Price 5s.

**HENSELIN, ADOLF.**

Ready Reckoner by which multiplication of factors from  $1 \times 1$  to  $999 \times 999$  can be seen at a glance, and those of still larger numbers can be effected with the utmost rapidity. By these tables the division of any one number by another can also be done. Together with Calculating Tables for circles. Price 8s. net.

**HIBBERT, W. NEMBARD, LL.D.**

The Law relating to Company Promoters. Price 5s.

**HIGGINS, LEONARD R.**

The Put-and-Call. Price 3s. 6d. net.

**HIGGINSON, CHARLES J.**

Food and Drugs Adulteration: A Manual for Traders and Others. Being a Consolidation of the Sale of Food and Drugs Act, 1875; Sale of Food and Drugs Amendment Act, 1879; Margarine Act, 1887; Sale of Food and Drugs Act, 1899. Price 2s. 6d. net.

**HOWARTH, WM.**

Our Clearing Banking System and Clearing Houses. Third and Enlarged Edition. Price 3s. 6d. net.

**HUGHES, T. M. P.**

Investors' Tables for ascertaining the true return of Interest on Investments in either Permanent or Redeemable Stocks or Bonds, at any rate per cent., and Prices from 75 to 140. Price 6s. 6d. net.

**HUTCHISON, JOHN.**

Practice of Banking; embracing the Cases at Law and in Equity bearing upon all Branches of the Subject. Volumes II. and III. Price 21s. each. Vol. IV. Price 15s.

**INGRAM.**

Improved Calculator, showing instantly the Value of any Quantity from One-sixteenth of a Yard or Pound to Five Hundred Yards or Pounds, at from One Farthing to Twenty Shillings per Yard or Pound. Price 7s. 6d.

**JACKSON, GEORGE.**

Book-keeping. A Check-Journal; combining the advantages of the Day-Book, Journal and Cash-Book; forming a complete System of Book-keeping by Double Entry; with copious illustrations of Interest Accounts and Joint Adventures; and a method of Book-keeping, or Double Entry by single.

Twenty-first Edition, with the most effectual means of preventing Fraud, Error and Embezzlement in Cash Transactions, and in the Receipt and Delivery of Goods, etc. Price 5s.

**JOHNSON, GEORGE, F.S.S., A.I.S.**

Mercantile Practice. Deals with Account Sales, Shipping, Exchanges, Notes on Auditing and Book-keeping, etc. Price 2s. 6d. net.

**JONES, CHARLES.**

The Solicitor's Clerk: the Ordinary Practical Work of a Solicitor's Office. Sixth Edition. Price 2s. 6d. net.

Companion to the Solicitor's Clerk. A continuation of the "Solicitor's Clerk," embracing Magisterial and Criminal Law, Licensing, Bankruptcy Accounts, Book-keeping, Trust Accounts, etc. New Edition. Price 2s. 6d. net.

The Business Man's County Court Guide. A Practical Manual, especially with reference to the recovery of Trade Debts. Second and Revised Edition. Price 2s. 6d. net.

Book of Practical Forms for Use in Solicitors' Offices. Containing over 400 Forms and Precedents in the Queen's Bench Division and the County Court. Price 5s. net.

"Cannot fail to be useful in any Solicitor's office."—*Solicitor's Journal*.

**JONES, W. HUGH.**

A Guide to the Liquor Licensing Acts. Price 2s. 6d. net.

**JOURNAL OF THE INSTITUTE OF BANKERS.**

Monthly, 1s. 6d.

**JUDICIAL TRUSTEES ACT, 1896,**

And the Rules made thereunder. By A SOLICITOR. Price 2s. 6d. net.

**KELLY and WALSH.**

Dollars or Taels and Sterling Exchange Tables. Compiled to facilitate Exchange Calculations at the finer rates at which Eastern business is now done. At different rates from 1s. 6d. to 3s. 4d., advancing by Sixteenths of a Penny. Price 10s. 6d. net.

**KERR, A. W., F.S.A. (Scot.).**

Scottish Banking during the Period of Published Accounts, 1865-1896. 5s.

"A thoroughly readable and instructive work."—*Banking World*

**KOLKENBECK, ALFRED.**

Rates of Stamp Duties on Bills of Exchange all over the World. Price 1s. net.

**LECOFFRE, A.**

Tables of Exchange between France, Belgium, Switzerland and Great Britain; being French Money reduced into English from 25 francs to 26 francs per pound sterling, in Rates each advancing by a quarter of a centime, showing the value from one franc to one million of francs in English Money. 21s. net.

Tables of Exchange between Germany and Great Britain, being German money reduced into English 20 marks 30, to 20 marks 70 per pound sterling. Price 15s. net.

Tables of Exchange between Austria, Holland and Great Britain. Price 15s. net.

Tables of Exchange between United States of America and Great Britain and *vice versa*, from \$4.75 to \$4.95 per £, in rates advancing by 1/16 of a cent. and by 1/32 of a penny. Price 25s. net.

Universal Interest Tables at 5 per cent. on sums from £1 to £100,000; also at 5 per cent. the Interest from 1 to 100, and their multiples by 10, 100, 1000 and 10,000 on any Foreign Money. Price 21s. net.

**LEWIS, WILLIAM.**

Tables for finding the Number of Days, from one day to any other day in the same or the following year. Price 12s. 6d.

**LITHIBY, JOHN.**

The Law of District and Parish Councils. Being the Local Government Act, 1894, with an Appendix containing Numerous Statutes referred to in, or incorporated with, the Act itself; including the Agricultural Gangs Act, the Agricultural Holdings Act, the Allotments Acts, Baths and Washhouses Acts, Burial Acts, Fairs Acts, Infant Life Protection Act, Knackers Acts, Lighting and Watching Act, Public Improvements Act, Public Libraries Acts, and numerous Extracts from the Public Health Act, 1875, and other Statutes. Also the Orders and Circulars of the Local Government Board, together with copious Notes and a full Index. Second Edition, revised and enlarged. Demy 8vo, 659 pages. Price 15s.

**LOYD, A. C.**

Four Lectures on Bills of Exchange. Introductory to the Codifying Act, 1882, with Text of the Act. Price 3s. 6d.

**LYNCH, H. F.**

Redress by Arbitration; being a Digest of the Law relating to Arbitration and Award. Third and Revised Edition. Price 5s.

**MACFEE, K. N., M.A.**

Imperial Customs Union. A practical Scheme of Fiscal Union for the purposes of Defence and Preferential Trade, from a Colonist's Standpoint. Price, cloth, 2s. 6d.; paper, 1s. 6d.

**PITT-LEWIS, G., Q.C.**

A Handbook of River Law on the Thames. Being a Collection of the Acts, Orders and Regulations of General Public Interest of the various Public Bodies bearing Government upon it, for Persons visiting the Port of London and all using the River for Profit or Pleasure. Price 15s. net.

**POCOCK, W. A., Esq., Barrister-at-Law.**

An Epitome of the Practice of the Chancery and King's Bench Divisions of the High Court of Justice. Price 2s. 6d. net.

**POOR, H. V. & H. W.**

Manual of the Railroads of the United States, and other Investment Securities.

Statements showing the Financial Condition, etc., of the United States, and of all leading Industrial Enterprises.

Statements showing the Mileage, Stocks, Bonds, Cost, Traffic Earnings, Expenses and Organisations of the Railroads of the United States, with a Sketch of their Rise, Progress, Influence etc. Together with 70 Maps and an Appendix, containing a full Analysis of the Debts of the United States and of the several States, published Annually. Price 45s. net.

The Money Question. A Handbook for the Times. Price 6s. net.

**PROBYN, L. C.**

Indian Coinage and Currency. Price 4s.

**QUESTIONS ON BANKING PRACTICE.**

Revised by, and issued under the sanction of, the Council of the Institute of Bankers. Fifth and Revised Edition. Price 6s.

**RAIKES, F. W. (His Honour Judge), Q.C., LL.D.**

The Maritime Codes of Spain and Portugal. Price 7s. 6d. net.

"Dr. Raikes is known as a profound student of maritime jurisprudence, and he has been able to use his knowledge in a number of notes, in which the law of England and of other countries is compared with that of the Iberian Peninsula."—*Law Journal*.

Maritime Codes of Holland and Belgium. Price 10s. 6d. net.

Maritime Codes of Italy. Price 12s. 6d. net.

**RICHARDSON, GEORGE HENRY.**

Book-keeping for Weekly Newspapers. A Manual for Newspaper Managers and Clerks. With an Introduction by H. CALDER MARSHALL, Chartered Accountant. Second Edition, entirely rewritten and enlarged. Price 3s. 6d. net.

**RICHTER, HENRY.**

The Corn Trade Invoice Clerk. Price 1s. net.

**ROBINSON.**

Share and Stock Tables; comprising a set of Tables for Calculating the Cost of any number of Shares, at any price from 1-16th of a pound sterling, or 1s. 3d. per share, to £310 per share in value; and from 1 to 500 shares, or from £100 to £50,000 stock. Seventh Edition, price 5s.

**ROYLE, WILLIAM.**

Laws relating to English and Foreign Funds, Shares and Securities. The Stock Exchange, its usages, and the Rights of Vendors and Purchasers. Price 6s.

**RUSSELL, H. A. H.**

The Mount Lyell Mining Manual, 1900. With Plan. Price 2s. 6d. net.

**RUSSELL, RICHARD.**

Company Frauds Abolition. Suggested by a review of the Company Law for more than half-a-century. Price 1s. 6d.

**RUTTER, HENRY.**

General Interest Tables for Dollars, Francs, Milreis, etc., adapted to both the English and Indian Currency, at rates varying from 1 to 12 per cent. on the Decimal System. Price 10s. 6d.

**SAWYER, JOHN.**

Practical Book-keeping. Suitable for all Businesses. Price 2s. 6d.

**SCHULTZ.**

Universal American Dollar Exchange Tables, Epitome of Rates from \$4.80 to \$4.90 per £, and from 3s. 10d. to 4s. 6d. per \$, with an Introductory Chapter on the Coinages and Exchanges of the World. Price 10s. 6d.

Universal Dollar Tables. Complete United States Edition. Covering all Exchanges between the United States and Great Britain, France, Belgium, Switzerland, Italy, Spain and Germany. Price 21s.

Universal Interest and General Percentage Tables on any given amount in any Currency. Price 7s. 6d.

English-German Exchange Tables, from 20 marks to 21 per £ by .025 mark per £, progressively. Price 5s.

**SENHOUSE, R. MINTON-, and G. F. EMERY, Barristers.**

Accidents to Workmen. Being a Treatise on the Employers' Liability Act, 1880; Lord Campbell's Act, and the Workmen's Compensation Act, 1898. Demy 8vo, cloth. Price 15s.

Case Law of the Workmen's Compensation Act, 1897. New and Enlarged Edition. 3s. 6d.

**SHEARMAN, MONTAGUE, and THOS. W. HAYCRAFT.**

London Chamber of Arbitration. A Guide to the Law and Practice, with Rules and Forms. Second Edition. Price 2s. 6d.

**SHEFFIELD, GEORGE.**

Simplex System of Solicitors' Book-keeping. Price 3s. 6d. net.

**SIMONSON, PAUL F., M.A. (Oxon.).**

A Treatise on the Law Relating to Debentures and Debenture Stock, issued by Trading and Public Companies and by Local Authorities, with forms and precedents. 521 pp., royal 8vo. Second Edition. Price 21s.

"Exhaustive in its treatment."—*Times*.

"Comprehensive, well-planned and reliable."—*Law Journal*.

**SIMONSON, P. F.**

The Companies Act, 1900, with Commentaries. Price 5s.

**SMITH, A. SKENE.**

Compound Interest: as exemplified in the Calculation of Annuities, immediate and deferred, Present Values and Amounts, Insurance Premiums, Repayment of Loans, Capitalisation of Rentals and Incomes, etc. Second and Enlarged Edition. Price 1s. net.

"It is written with a business-like explicitness, and cannot fail to prove useful."—*Scotsman*.

**SMITH, JAMES WALTER.**

The Law of Banker and Customer. New and Revised Edition. Price 5s.

**STEPHENS, T. A.**

A Contribution to the Bibliography of the Bank of England. Price 10s. 6d. net.

**STEVENS, W. J.**

Home Railways as Investments. Second Edition. Price 2s. 6d. net.

"An interesting and instructive treatise."—*Daily Chronicle*.

**STEWART, F. S.**

English Weights with their equivalents in Kilogrammes calculated from 1 pound to 1 ton by pounds, and from 1 ton to 100 tons by tons. Compiled expressly for the use of Merchants and Shipping Agents to facilitate the making out the documents for Foreign Custom Houses. Price 2s. 6d. net.

**STOCK EXCHANGE OFFICIAL INTELLIGENCE ;**

Being a carefully compiled *précis* of information regarding British, American and Foreign Stocks, Corporation, Colonial and Government Securities, Railways, Banks, Canals, Docks, Gas, Insurance, Land, Mines, Shipping, Telegraphs, Tramways, Water-works and other Companies. Published Annually under the sanction of the Committee. Price 50s.

**STRONG, W. R.**

Short-Term Table for apportioning Interest, Annuities Premiums, etc., etc. Price 1s.

**STUTFIELD, G. HERBERT, and CAUTLEY, HENRY STROTHER.**

Rules and Usages of the Stock Exchange. Containing the Text of the Rules and an Explanation of the general course of business, with Practical Notes and Comments. Third and Revised Edition. Price 6s. net.

**TATE.**

Modern Cambist. A Manual of Foreign Exchanges. The Modern Cambist; forming a Manual of Foreign Exchanges in the various operations of Bills of Exchange and Bullion, according to the practice of all Trading Nations; with Tables of Foreign Weights and Measures, and their Equivalents in English and French.

"A work of great excellence. The care which has rendered this a standard work is still exercised, to cause it to keep pace, from time to time, with the changes in the monetary system of foreign nations."—*The Times*.

Twenty-third Edition. By HERMANN SCHMIDT. Price 12s.

Counting House Guide to the Higher Branches of Commercial Calculation. Price 7s. 6d.

**TAYLER, J.**

Red Palmer. A Practical Treatise on Fly Fishing. Fourth Edition. Price 1s. 6d. net.

A Guide to the Business of Public Meetings. The Duties and Powers of Chairman, with the modes of Procedure and Rules of Debate. Second Edition. Price 2s. 6d. net.

The Public Man: His Duties, Powers and Privileges, and how to Exercise them. Price 3s. 6d. net.

**VAN DE LINDE, GERARD.**

Book-keeping and other Papers, adopted by the Institute of Bankers as a Text-book for use in connection with their Examinations. New and Enlarged Edition. Price 6s. 6d. net.

**VAN OSS, S. F.**

American Railroads and British Investors. Price 3s. 6d. net.

Stock Exchange Values: A Decade of Finance, 1885-1895. Containing Original Chapters with Diagrams and Tables giving Reviews of each of the last Ten Years—Trade Cycles—The Course of Trade, 1884 to 1894—Silver—New Capital Created, 1884 to 1894—The Money Market, 1884 to 1894—Government and Municipal Securities—Colonial Securities—Foreign Government Securities—Home Railway Stocks—American Railways—Foreign and Colonial Railways and Miscellaneous Securities. Together with Charts showing at a glance prices of principal securities for past ten years, and Highest and Lowest Prices year by year (1885 to 1894 inclusive) of every security officially quoted on the Stock Exchange, with dates and extreme fluctuations (extending to over 200 pages of Tables), compiled by Fredc. C. Mathieson & Sons. Price 15s. net.

"An unusually interesting chronicle of financial events during the last ten years. . . We have not anywhere come across one so concise and yet so complete"—*Athenæum*.

**WALLACH, HENRY.**

West African Manual. With 2 Sketch Maps. Fourth Edition, Enlarged. Price 4s. net.

**WALLIS, E. J.**

Thirty Full-page Illustrations of the Royal Botanic Gardens, Kew, from Photographs taken by Permission. Price 2s. 6d. net.

**WARNER, ROBERT.**

Stock Exchange Book-keeping. Price 2s. 6d. net.

**WARREN, HENRY.**

Banks and their Customers. A Practical Guide for all who keep Banking Accounts, from the Customers' point of view. By the Author of "The Banks and the Public". Fourth Edition. Price 1s. net.

**WILEMAN, J. P., C.E.**

Brazilian Exchange, the Study of an Inconvertible Currency. Price 5s. net.

**WILHELM, JOHN.**

Comprehensive Tables of Compound Interest (not Decimals) on £1, £5, £25, £50, £75 and £100. Showing Accumulations Year by Year for Fifty Years at Rates of Interest from 1 (progressing  $\frac{1}{2}$ ) to 5 per cent. Price 2s. 6d. net.

**WILLDEY.**

Parities of American Stocks in London, New York and Amsterdam, at all Rates of Exchange of the day. Price 2s.

**WILSON.**

Author's Guide. A Guide to Authors; showing how to correct the press, according to the mode adopted and understood by Printers. On Card. Price 6d.

Investment Table: showing the Actual Interest or Profit per cent. per annum derived from any purchase or investment at rates of interest from  $2\frac{1}{2}$  to 10 per cent. Price 2s. net.

**WOODLOCK, THOMAS F.**

The Anatomy of a Railroad Report. Price 2s. 6d. net.

"Careful perusal of this useful work will enable the points in an American railroad report to be grasped without difficulty."—*Statist.*



## RECENT PAMPHLETS.

**Expansion of Trade in China.**

By T. H. WHITEHEAD, Member of the Legislative Council, Hong-Kong.  
Price 1s.

**The Insurance Question.**

Plainly treated for Plain People. Life—Fire—Accident, etc. By E.  
P. HENDERSON. Price 1s.

**A Century of Copper.**

Part I., Statistics. By NICOL BROWN and C. CORBETT TURNBULL.  
(Out of print.)

Part II., Expansion of the Industry; Cost of Extraction; Uses of the  
Metal; Distribution of Ore, etc. Price 5s.

**Corn-Trade and Option Markets Considered in Relation to  
Social Economic Problems.**

By F. HAMMESFAHR. Price 2s. 6d.

**Indian Currency.**

An Essay. By WILLIAM FOWLER, LL.B. Price 1s.

**The Indian Finance Difficulty.**

A Solution. Price 6d.

**Suggested Alterations in the Bank Act of 1844.**

By an EX-BANK MANAGER. Revised Edition. Price 1s.

**Cost Price Life Assurance.**

A Plain Guide to Offices yielding 2 and 4 per Cent. Compound Interest  
per annum on Ordinary and Endowment Policies. Third Edition.  
By T. G. ROSE. Price 6d.

**The Currency of China.**

(A Short Enquiry). By JAMES K. MORRISON. Price 1s.

**Useful Information for Gold Mining Investors.**

By R. H. CHARLTON. Price 1s.

**From Veld and "Street".**

Rhymes more or less South African. By M. E. GREVILLE. Price 1s.

## Pamphlets, etc., on Bimetallism.

BULL'S CURRENCY PROBLEM AND ITS SOLUTION.

Cloth. 2s. 6d.

DICK'S INTERNATIONAL BULLION MONEY. Price 6d.

DOUGLAS (J. M.) GOLD AND SILVER MONEY: A Vital

British Home Question, with Tables of Average Prices of Commodities and Silver from 1846 till 1892. Price 6d.

GEORGE'S THE SILVER AND INDIAN CURRENCY QUESTIONS. Price 1s. 3d.

GOLD STANDARD (THE). A Selection from the Papers issued by the Gold Standard Defence Association, 1895-1898. Price 2s. 6d.

LEAVER'S MONEY: its Origin, its Internal and International Rise and Development. Price 1s.

MEYSEY-THOMPSON'S (SIR HENRY M., Bart., M.P.) PRIZE ESSAY. Injury to British Trade and Manufactures. By GEO. JAMIESON, Esq. Price 6d.

MILLER'S DISTRIBUTION OF WEALTH BY MONEY. Price 1s.

MONOMETALLISM UNMASKED: OR THE GOLD MANIA OF THE NINETEENTH CENTURY. By A SENIOR OPTIME. 6d.

NORMAN'S PRICES AND MONETARY AND CURRENCY EXCHANGES OF THE WORLD. Price 6d.

NORMAN'S SCIENCE OF MONEY. Price 1s.

NOTES OF MONEY AND INTERNATIONAL EXCHANGES. By Sir J. B. PHEAR. Price 1s.

PEARSE'S RUDIMENTS OF THE CURRENCY QUESTION: explaining the principal terms used in the Currency Controversy. By WILLIAM PEARSE. Price 6d.

**SCHMIDT'S SILVER QUESTION IN ITS SOCIAL ASPECT.** An Enquiry into the Existing Depression of Trade and the present position of the Bimetallic Controversy. By HERMANN SCHMIDT. Price 3s.

**SCHMIDT'S INDIAN CURRENCY DANGER.** A criticism of the proposed alterations in the Indian Standard. Price 1s. 6d.

**SEYD'S SILVER QUESTION IN 1893.** A Simple Explanation. By ERNEST SEYD, F.S.S. Price 2s., cloth.

**SEYD'S BIMETALLISM IN 1886; AND THE FURTHER FALL IN SILVER.** By ERNEST J. F. SEYD. Price 1s.

**SMITH'S BIMETALLIC QUESTION.** By SAM. SMITH, Esq., M.P. Price 2s. 6d.

**SOWERBY'S THE INDIAN RUPEE QUESTION AND HOW TO SOLVE IT.** Price 6d.

**THE GOLD BUG AND THE WORKING MAN.** Price 6d.

**TWIGG'S PLAIN STATEMENT OF THE CURRENCY QUESTION,** with Reasons why we should restore the Old English Law of Bimetalism. Price 6d.

**ZORN'S THEORY OF BIMETALLISM.** Price 3d.

---

## AGERS' TELEGRAM CODES.

**The A Y Z Telegram Code.** Consisting of nearly 30,000 Sentences and Prices, etc., with a liberal supply of spare words, for the use of Bankers, Brokers, Manufacturers, Merchants, Shippers, etc. Price 16s. net.

**The Simplex Standard Telegram Code.** Consisting of 205,500 Code Words. Carefully compiled in accordance with latest Convention rules. Arranged in completed hundreds. Printed on hand-made paper; strongly bound. Price £5 5s.

**The Duplex Combination Standard Code.** Consisting of 150,000 Words. With a Double Set of Figures for every Word, thus affording opportunity for each Figure System of Telegraphing to be used. Every word has been compiled to avoid both literal and telegraphic similarities. Price £4 4s.

**The Extension Duplex Code of about 45,000 more Words.**

These are published with the view to being either used in connection with the "Duplex," or for special arrangement with the Figure System for PRIVATE CODES by agreement. Price £1 1s.

**The Complete Duplex Code, of 195,000 Words in Alphabetical**

and Double Numerical Order, *i.e.*, the above two Codes bound together. Price £5 5s.

**Ager's Standard Telegram Code of 100,000 Words.**

Compiled from the Languages sanctioned at the Berlin Telegraph Convention. Price £3 3s.

**Ager's Standard Supplementary Code for General Merchants.**

The 10,250 Words with sentences. In connection with the "Standard". Price 21s.

**Ager's Telegram Code.**

56,000 good Telegraphic Words, 45,000 of which do not exceed eight letters. Compiled from the languages sanctioned by the Telegraph Convention. Third Edition. Price £2 2s.

**Ager's Alphabetical Telegram Code.**

The Code Words in sequence to the 150,000 Words in the Duplex Standard Code. Price 25s. Two or more copies, 21s. each.

N.B.—Can also be obtained bound up with the Duplex or Prefix Code.

**Ager's Telegraphic Primer. With Appendix.**

Consisting of about 19,000 good English and 12,000 good Dutch Telegraphic Words. 12,000 of these have sentences. Price 12s. 6d.

**Ager's General and Social Code, For Travellers, Brokers,**

Bankers and Mercantile Agents. Price 10s. 6d.

---

## TELEGRAPH CODES.

**OFFICIAL VOCABULARY, BERNE, 1894.** A few copies of the Original Edition. Price on application.

**Anglo-American Cable Code.** Price 21s.

**Bishop's Travellers' Telegraph Code.** Specially for the Use of Tourists. Compact and bound conveniently for the Pocket. Weight only 2 oz. Price 1s. net.

**Broomhall's Comprehensive Cipher Code.** Mining, Banking, Arbitrage, Mercantile, etc. Arranged for nearly 170,000 Phrases. Price £3 13s. 6d. Cloth. Limp leather. Price £4 4s.

**Figure Code for Stocks and Shares.**

To be used with the "Official Vocabulary," or any similar list of numbered Words. Price 42s.

**Hawke's Premier Cypher Telegraphic Code.**

100,000 Word Supplement to the Premier Code. Price 10s. 6d. net. (See back page of this Catalogue.)

**Lieber's Standard Telegraphic Code.**

Price 42s. net.

**McNeill's Mining and General Telegraph Code.**

Arranged to meet the requirements of Mining, Metallurgical and Civil Engineers, Directors of Mining and Smelting Companies, Bankers, Brokers, Solicitors and others. Price 21s. net.

**Moreing and Neal's General and Mining Code.**

For the Use of Mining Companies, Mining Engineers, Stockbrokers, Financial Agents, and Trust and Finance Companies. Price 21s.

**Official Vocabulary in Terminational Order.**

Price 40s. net.

**One-Word "Firm Offer" Telegraphic Code with One-Word "5 Offers" Reply Code.**

Price 7s. 6d.

**Scott's Shipowners' Telegraphic Code.**

New Edition. 1896. Price 21s.

**Stockbrokers' Telegraph Code.** Price 5s. net.**Watkins' Ship-broker's Telegraph Code.**

Price £4 net. Two copies, £7 net.

**Western Union Telegraphic Code.**

Universal Edition. Leather, 45s. net; cloth, 40s. net.

**Whitelaw's Telegraph Cyphers. 338,200 in all.**

400,000 Cyphers in one continuous Alphabetical order.	Price £12 10s.
202,600 words, French, Spanish, Portuguese, Italian and Latin. Price . . . . .	150s. each net.
53,000 English words . . . . .	50s. " "
42,600 German " . . . . .	50s. " "
40,000 Dutch " . . . . .	50s. " "
<hr/> 338,200	
68,400 Latin, etc., etc. (Original Edition), included in the above 202,600 . . . . .	60s. " "
25,000 English (Original Edition), included in the above 53,000 . . . . .	40s. " "
22,500 of the English words, arranged 25 to the page, with the full width of the quarto page for filling in phrases . . . . .	60s. " "
14,400 of the Latin words arranged so as to represent any 3-letter group, or any three 2-figure groups up to 24 . . . . .	15s. " "

Medium 4to, 500 pp. Cloth, price 10s. 6d. net.

THE  
**PREMIER**  
CYPHER TELEGRAPHIC  
**CODE**

Containing close upon 120,000 Words (from A to M,  
specially selected from the Berne Official  
Vocabulary) and Phrases.

THE MOST COMPLETE AND MOST USEFUL GENERAL CODE YET PUBLISHED.

COMPILED BY

WILLIAM H. HAWKE.

*SOME OPINIONS OF THE PRESS.*

"It is calculated to save expense by making one word do the duty of two to five words as compared with other codes, without trouble or loss of time. This result has been obtained by introducing novel and simple methods of tabulation. The scope of the code is a very wide one, and makes it suitable to the traveller as well as to the commercial man."—*Telegraph*.

"Is distinguished among books of its kind by the unusual width of its range. For the rest it is a careful work, which keeps constantly in view the practical needs of men of business."—*Scotsman*.

"The code is certainly a marvel of comprehensiveness, and at least the translation of messages would appear to be easy, owing to the system of initial words and cross references embodied in it, and the conspicuous headings."—*Manchester Guardian*.

"An extremely valuable cypher telegraphic code. The saving of expense is, of course, the primary object of a code; but another consideration with Mr. Hawke has been to arrange a code so that what is required to be transmitted can be sent with the least possible trouble and waste of time."—*Financial News*.

"This compilation is excellent in choice of messages and simplicity of arrangement. Those who have had to deal with other codes will appreciate this point. Particularly admirable are the joint tables for market reports, which can give quotations and tone in one word. What with careful indexing to the matter and ingenious simplicity this code is certainly one of the best we have yet seen."—*Shipping Telegraph*, Liverpool.

"An Vollständigkeit dürfte es von anderen Werke gleicher Art kaum übertroffen werden."—*Frankfurter Zeitung*.

"The systems of tabulation are simple, and the general appearance of the volume seems to confirm the claim that this is by far the most complete code ever issued."—*Tribune*, Chicago.

"Mr. Hawke's long experience as an expert in telegraphic code systems is a full guarantee of the excellence of the 'Premier Code'."—*Liverpool Courier*.

Now Ready. Medium 4to. Cloth, price 10s. 6d. net.

**100,000 WORD SUPPLEMENT TO THE PREMIER CODE.**

Words specially selected from the Berne Official Vocabulary, remainder of  
alphabet from M to Z.

COMPILED BY WILLIAM H. HAWKE.

For special Tables for Offers, Buying, Selling, etc., the Five Figure System, worked in conjunction with Keys of Words, numbered from 00,000 to 99,999, and 2440 Reserve Words for Indicating or Catch Words or Special or Temporary Tables, does not clash with the *Premier Code*.

These two volumes contain between them all the telegraphically good words of the Berne Official Vocabulary, as they have been selected with the greatest care.

---

LONDON : EFFINGHAM WILSON,  
ROYAL EXCHANGE.





14 DAY USE  
RETURN TO DESK FROM WHICH BORROWED

**LOAN DEPT.**

This book is due on the last date stamped below, or  
on the date to which renewed.

Renewed books are subject to immediate recall.

**LIBRARY USE**

JUN 15 1959

REC'D LD

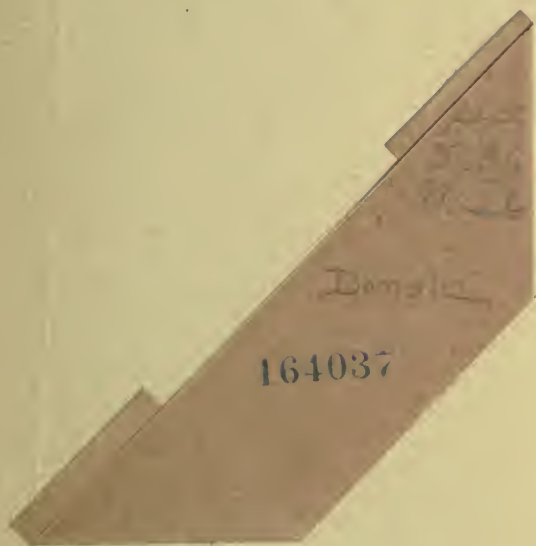
JUN 15 1959

LD 21A-50m-4,'59  
(A1724s10)476B

General Library  
University of California  
Berkeley



YC 24766



164037

Dimitri

Handwritten text, possibly "Dimitri" or similar, partially obscured by the fragment's shape.

